EM 7/7/986

Employee Benefits Survey
Defined Benefit Pension
Coding Manual

U.S. Department of Labor
Bureau of Labor Statistics
Office of Wages and Industrial Relations
Division of Occupational Pay and
Employee Benefit Levels

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BUREAU OF LABOR STATISTICS

OFFICE OF WAGE AND INDUSTRIAL RELATIONS

DIVISION OF OCCUPATIONAL PAY AND EMPLOYEE BENEFIT LEVELS

EMPLOYEE BENEFITS SURVEY

DEFINED BENEFIT PENSION

CODING MANUAL

1986

READEX FICHE best copy available

DEFINED BENEFIT PENSION

CODING MANUAL

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GENERAL CODING INSTRUCTIONS

A. For all questions, code the answer as if the majority of workers are age 43, have 15 years of service, and have annual earnings as follows, based on occupational class: Professional and Administrative only - $40,700; Technical and Clerical only - $18,700; Production only - $16,500; all salaried - $29,800; and all classes - $23,500. Check remarks and describe exceptions on a 3 x 5 card.

B. In rounding use the following set of rules:

1. When the dropped digit is more than 5, increase the preceding digit by one;

2. When the dropped digit is less than 5, do not change preceding digit;

3. When the dropped digit is 5, and the preceding digit is odd, increase the preceding digit by one, other wise, leave the preceding digit as stated.

When provisions must be answered in months, years, etc., code answer to the nearest unit. (1 month = 4.345 weeks)

C. If the answer to the question is not listed, check the space by "Other" and describe it on a 3 x 5 card.

D. Unless otherwise indicated, only one of the possible answers listed number a question (other than "Remarks") should be checked. The instruction "check appropriate spaces" will be given when more than one of the answers may be checked.

E. Always check the answer for which blank spaces are filled.

F. Unless otherwise specified, round percent to nearest whole percent or where decimals are required, round to nearest hundreths of a percent unless otherwise specified, and round dollar amounts to nearest whole dollar.

G. If the answer to a question varies by age, sex, etc., unless otherwise indicated, answer the question by checking the space by the answer applicable to the majority of workers. Also, check the space by "Remarks" and on a 3 x 5 card identify the minority group and the provision applicable to this group.

H. All employer contribution questions relate to the monthly contribution. If the rates being analyzed relate to any other time period (weekly, bi-weekly, quarterly, etc.) convert to month(s), check space by "Remarks" and describe exact provision on a 3 x 5 card. For example, a weekly contribution rate should be multiplied by 4.345 to obtain its monthly equivalent.

I. In questions that apply, do not put in a zero to the left of the decimal when the answer does not require any digits to the left of the decimal. Example: 25¢ would be coded as .25. All digits must be filled in to the right of the decimal, even if they are zeroes.

J. Questions in this manual apply to persons hired on the latest effective data of source materials used in analysis but not later than Mar. 1, 1986.

K. In answers with 3 or more gradations, complete the first and last gradations. For example, in Question 155, if column 150 is checked, columns 159-160 and 161-164 may be left blank.

L. For questions with insufficient room for describing a schedule based on service because of provisions relating to over 30 years, fill out the schedule as it relates to lesser amounts of service, and describe the rest in "Remarks."

PLAN IDENTIFICATION

000
1-3

EIN : _____
4-12

PN : _____
13-15

Benefit Area: 05 (Retirement and Capital Accumulation)
16-17

Plan Sequence Number : _____
18-19

Date Originally Analyzed : Year _____/Month _____/Day _____
20-21 22-23 24-25

Analyst's Initials : _____
26-28

Verifier's Initials : _____
29-31

___ Action code
32

005
1-3

BLS Name of Plan : _____
20-59

_____

Official Name of Plan: _____
60-129

_____

___ Action code
130

010 1-3 Date of latest review and/or updating of this plan (leave blank if this is an original analysis)

Date: Year _____/ Month _____/ Day _____
20-21 22-23 24-25

____ Action code
26

020 1-3 Are there related plans? That is, do other plans provide benefits within the same benefit area that are additional or supplemental to those provided in this plan?

____ No (SKIP TO QUESTION 030.)
20

____ Yes (provide details below)
21

If there are other filings, identify the plan(s) and describe the type of relationship by inserting one of the following codes in "Type: ____":

1. Basic and described in a separate coding manual.
2. Supplemental and described in a separate coding manual.
3. Additive and included in this coding manual.

If code 1 or 2 apply, include Benefit Area code and Plan Sequence Number in order to identify the separate coding manual.

A. 22 EIN: _____ (23-31) PN: _____ (32-34) BA: _____ (35-36) PSN: _____ (37-38) Type: ____ (39)

B. 40 EIN: _____ (41-49) PN: _____ (50-52) BA: _____ (53-54) PSN: _____ (55-56) Type: ____ (57)

C. 58 EIN: _____ (59-67) PN: _____ (68-70) BA: _____ (71-72) PSN: _____ (73-74) Types: ____ (75)

D. 76 EIN: _____ (77-85) PN: _____ (86-88) BA: _____ (89-90) PSN: _____ (91-92) Types: ____ (93)

E. 94 EIN: _____ (95-103) PN: _____ (104-106) BA: _____ (107-108) PSN: _____ (109-110) Types: ____ (111)

____ Action code
112

PLAN SPONSOR

030
1-3 What is the identity of the plan sponsor? If the plan administrator is at the same location, enter the administrator's name under "Title".

Sponsor's Name: _____
20-79

____ Action code
80

PLAN CONTACT

050 1-3 What is the identity and location of the plan contact? If the contact person is the plan sponsor write 'Sponsor' under Contact's Name and leave the other items blank.

Contact's Name: _____ (20-49)

Title: _____ (50-89)

City: _____ (90-109)

State: _____ (110-111)

Telephone Number: Area Code _____ (112-114) - _____ (115-117) - _____ (118-121)

____ (122) Action code

SOURCE OF PLAN PROVISIONS

060 1-3 What is the source and effective date of the plan provisions (including latest amendments)? Check appropriate spaces.

____ 20 Booklet from field

____ 21 ERISA file

____ 22 Telephone

____ 23 3111

____ 24 Booklet from telephone

____ 25 HMO file

____ 26 Other

Date: Year _____ 27-28 /Month _____ 29-30

Check if date is unknown _____ 31

____ 32 Action code

070 1-3 What is the effective date and content of later amendment (s) contained in the source material?

A. Year _____ 20-21 /Month _____ 22-23 /Provision _____ 24-73

B. Year _____ 74-75 /Month _____ 76-77 /Provision _____ 78-127

____ 128 Action code

PLAN CHARACTERISTICS

080 1-3 What type of employer entity is the sponsor or co-sponsor of this plan?

___ 20 Single employer (includes subsidiary company)

___ 21 Multi-employer (employer contributes to trust fund on behalf of union members)

___ 22 Employer association (small employers banded together, such as New York Automotive Dealers, for example)

___ 23 Government or state-administered

___ 24 Railroad Retirement Board

___ 25 Other

___ 26 Remarks

___ 27 Not determinable

___ 28 Not applicable

___ 29 Action code

090 1-3 Indicate whether or not any of the participants are in this plan as the result of a collective bargaining agreement.

___ 20 Yes, participation for all members.

___ 21 Yes, participation for some members.

___ 22 No, participation does not result from an agreement.

___ 23 Remarks

___ 24 Not determinable

___ 25 Not applicable

___ 26 Action code

PLAN PARTICIPATION REQUIREMENTS

100 1-3 At what age, and after how many months from the start of employment, does the employee begin participation in this plan? Check appropriate spaces. If there are alternative requirements, code first the one applying to the earlier aged employee.

Record the minimum period of service required, including the administrative lag. If participation requirements are in the form of hours, divide the number of hours by 173.6 to convert to months. Also, check "Remarks" and enter the exact number of hours on a 3 x 5 card. If the only requirement to join the plan is something other than age or service, check no requirements, check remarks and describe on a 3 x 5 card.

____ 20 No requirements (immediate participation)

____ 21 Age: _____ 22-23 Service: _____ 24-26 months

OR

____ 27 Age: _____ 28-29 Service: _____ 30-32 months

____ 33 Closed to new employees; plan covers employees hired before 19 ____ 34-35

____ 36 Other

____ 37 Remarks

____ 38 Not determinable

____ 39 Not applicable

____ 40 Action code

102
1-3 Is the employee's service prior to meeting the plan's participation requirement counted when computing credited service for benefit accrual?

___ 20 No

___ 21 Yes, all service is counted

___ 22 Yes, vested service is counted

___ 23 Yes, service after age _____ 24-25 is counted

___ 26 Other

___ 27 Remarks

___ 28 Not Determinable

___ 29 Not Applicable

___ 30 Action code

105 / 1-3 What is the maximum age at which a newly-hired employee may join the plan?

___ / 20 None

___ / 21 Age ___ / 22-23

___ / 24 Other

___ / 25 Remarks

___ / 26 Not determinable

___ / 27 Not applicable

___ / 28 Action code

EMPLOYEE CONTRIBUTION FOR EMPLOYEE BENEFITS

110 1-3 What percentage of the cost of the employee's benefits is paid by the employee? If cost is given but there is no way to compare it to what the employer contributes, then check "not determinable" and describe in 115.

____ 20 None (no employee contributions - SKIP TO QUESTION 120.)

____ 21 _____ 22-24 %

____ 25 Other

____ 26 Remarks

____ 27 Not determinable

____ 28 Not applicable

____ 29 Action code

115 1-3 What is the employee's monthly contribution for an individual's benefits?

___ 20 ___.___ 21-24 % of monthly earnings (Round to nearest hundredth of a percent.)

___ 25 ___.___ 26-29 % of monthly earning up to $ _____ 30-34,

___.___ 35-38 % of excess (Round to nearest hundredth of a percent.)

___ 39 ___.___ 40-43 % of monthly earnings up to Social Security Taxable Earnings Base, ___.___ 44-47 % of excess (Round to nearest hundredth of a percent.)

___ 48 Contribution rate varies by earnings (Define earnings and complete the following schedule)

Earnings are:

___ 49 Hourly

___ 50 Weekly

___ 51 Monthly

___ 52 Annual

IF EARNINGS ARE:	MONTHLY CONTRIBUTIONS ARE:
Under $ ____.____ 53-59	$ ____.____ 60-64
up to $ ____.____ 65-71	$ ____.____ 72-76
up to $ ____.____ 77-83	$ ____.____ 84-88
up to $ ____.____ 89-95	$ ____.____ 96-100

Then, for each additional $ ____.____ 101-105 in earnings,

up to $ ____.____ 106-112, contributions increase $ ____.____ 113-115

The maximum contribution is $ ____.____ 116-120.

____ 121 Other

____ 122 Remarks

____ 123 Not determinable

____ 124 Not applicable

____ 125 Action code

NORMAL RETIREMENT REQUIREMENTS

120
1-3 What are the minimum age, service, and age plus service requirements needed for normal retirement in this plan? If more than one set of requirements exist, describe first those requirements applying to the earliest possible age. If no minimum requirement exists for age, service, or age plus service, code "0". Check appropriate spaces.

		AGE	SERVICE	AGE PLUS SERVICE
___ 20	Earliest age	___ 21-22	___ 23-24	___ 25-27
___ 28	Alternative #1	___ 29-30	___ 31-32	___ 33-35
___ 36	Alternative #2	___ 37-38	___ 39-40	___ 41-43

___ 44 Other

___ 45 Remarks

___ 46 Not determinable

___ 47 Not applicable

___ 48 Action code

125 1-3 What are the minimum age, service, and age plus service requirements needed for workers to retire and receive a supplemental payment in addition to normal retirement benefits? If the supplemental benefit is received by all retirees who qualify for normal retirement, eligibility requirements must be coded in both Questions 120 and 125.

		AGE	SERVICE	AGE PLUS SERVICE
___ 20	Earliest age	___ 21-22	___ 23-24	___ 25-27
___ 28	Alternative #1	___ 29-30	___ 31-32	___ 33-35
___ 36	Alternative #2	___ 37-38	___ 39-40	___ 41-43

___ 44 Other

___ 45 Remarks

___ 46 Not determinable

___ 47 Not applicable (no supplemental payment)

___ 48 Action code

COMPUTATION OF BENEFITS

130 1-3 Is the plan describing a monthly pension payment? In coding, this rule MUST be followed for ALL remaining questions.

____ 20 Monthly pension

____ 21 (Leave blank)

____ 22 Other (Include plans where the only form of payment is lump sum)

____ 23 Remarks

____ 24 Not determinable

____ 25 Not applicable

____ 26 Action code

135 1-3 In order to receive a pension calculated under each alternate normal benefit formula, what additional age and/or service criteria must be satisfied for normal, early, or disability retirement?

In this question, as well as questions 140 through 195 and questions 230 through 240, formulas #2 and #3, if applicable, apply to the plan's alternate formulas. The column for Formula #1 applies to the regular benefit formula used to determine a pension for the employee who retires at the earliest possible age required for normal, early, or disability retirement.

FORMULA				
#2	#3			
20	21	Available to all retirees		
		AGE	SERVICE	AGE PLUS SERVICE
22	23	24-25	26-27	28-30
31	32	33-34	35-36	37-39
40	41	Other		
42	43	Remarks		
44	45	Not determinable		
46	47	Not applicable		
48		Action code		

NORMAL RETIREMENT BENEFIT FORMULAS FOR FUTURE SERVICE

140 1-3 What type of benefit formula is used to compute normal retirement benefits for a worker who begins employment on the reference date? Check appropriate spaces.

When the benefit is the sum of two or more formulas check all formulas which apply under #1, #2, or #3.

If only one formula is used to determine benefits, the benefit type should be checked under Formula #1. If one of the formulas is based on terminal earnings, place it in Formula #1.

FORMULA			
#1	#2	#3	
___ 22	___ 23	___ 24	Flat benefit of $ ___ 25-29
___ 30	___ 31	___ 32	Scheduled dollar amount which varies by service (PROVIDE DETAILS IN QUESTION 145 and 180.)
___ 33	___ 34	___ 35	Dollar amount for each year of service (PROVIDE DETAILS IN QUESTIONS 150, 165, 170 and 180.)
___ 36	___ 37	___ 38	Percent of each year's (or career) earnings (PROVIDE DETAILS IN QUESTIONS 155-170 and 180.)
___ 39	___ 40	___ 41	Percent of terminal earnings (PROVIDE DETAILS IN QUESTIONS 155-170 and 180.)
___ 42	___ 43	___ 44	Percent of career contributions (PROVIDE DETAILS IN QUESTION 175 and 180.)

45	46	47	Other (including cash balance plans)
48	49	50	Remarks
51	52	53	Not determinable
54	55	56	Not applicable
57	58	59	Action code

145 (1-3) What is the scheduled dollar amount which varies by service formula?

FORMULA

#1	#2	#3	
___ (20)	___ (21)	___ (22)	$ ____ (23-27) for under ____ (28-29) years of service,
			$ ____ (30-34) through ____ (35-36) years,
			$ ____ (37-41) through ____ (42-43) years.
			Benefit increases $ ____ (44-47) for each
			additional ____ (48-49) years of service,
			through ____ (50-51) years; then
			benefit increases $ ____ (52-55) for each additional
			____ (56-57) years of service, through ____ (58-59) years;
			$ ____ (60-63) if service is greater
___ (64)	___ (65)	___ (66)	Other
___ (67)	___ (68)	___ (69)	Remarks
___ (70)	___ (71)	___ (72)	Not determinable
___ (73)	___ (74)	___ (75)	Not applicable
___ (76)	___ (77)	___ (78)	Action code

150 What is the dollar amount for each year of service formula? Amounts should
1-3 be in dollars and cents except for annual earnings.

FORMULA

#1	#2	#3	
___ 20	___ 21	___ 22	$ ___.___ 23-27 times years of service
___ 28	___ 29	___ 30	$ ___.___ 31-35 times years of service
___ 36	___ 37	___ 38	$ ___.___ 39-43 for each of first ___ 44-45 years;
			$ ___.___ 46-50 for each of next ___ 51-52 years;
			$ ___.___ 53-57 for each remaining year.
___ 58	___ 59	___ 60	Dollar amount for each year, graded by annual earnings. If the schedule cannot describe the entire table, disregard earnings of less than $8000. DEFINE EARNINGS IN QUESTIONS 165 and 170.
			$ ___.___ 61-65 for earnings under $ _____ 66-71;
			$ ___.___ 72-76 for earnings through $ _____ 77-82;
			$ ___.___ 83-87 for earnings through $ _____ 88-93;
			Benefit increases $ ___.___ 94-98 for each
			additional $ _____ 99-104 in earnings,
			through $ _____ 105-110; then, benefit
			increases $ ___.___ 111-115 for each

additional $ _____ in earnings,
116-121

through $ _____;
122-127

$ ____.____ if earnings are greater.
128-132

133 134 135 Other

136 137 138 Remarks

139 140 141 Not determinable

142 143 144 Not applicable

145 Action code

155 1-3 What is the percent of earnings formula? Check appropriate spaces. In split earnings formulas where compensation varies by year of birth, code answer for employee who reaches age 30 during year of survey. NOTE: The Social Security tax base for 1986 is $42,000.

FORMULA

#1	#2	#3	
___ 20	___ 21	___ 22	___.___ 23-26 % of earnings regardless of service
___ 27	___ 28	___ 29	Percentage based on service schedule:
			___.___ 30-33 % for under service ____ 34-35 years of
			___.___ 36-39 % through ____ 40-41 years,
			___.___ 42-45 % through ____ 46-47 years,
			___.___ 48-51 % through ____ 52-53 years.
			___.___ 54-57 % if service is greater.
			Percent of earnings per year:
___ 58	___ 59	___ 60	___.___ 61-64 % times years of service
___ 65	___ 66	___ 67	___.___ 68-71 % times years of service
___ 72	___ 73	___ 74	Percent of earnings times years varies by service schedule:
			___.___ 75-78 % for each of first ____ 79-80 years,
			___.___ 81-84 % for each of next ____ 85-86 years,
			___.___ 87-90 % for each remaining year

91 92 93 Percent of earnings varies by age schedule:

Before age _____ (94-95), ___.___ (96-99)%; then

Through age _____ (100-101), ___.___ (102-105)%; then

___.___ (106-109)% thereafter.

110 111 112 Step-rate excess formula integrated with Social Security taxable wage base (ANSWER QUESTION 156)

113 114 115 Step-rate excess formula integrated with specific dollar breakpoint only (Answer Question 157)

116 117 118 Other

119 Remarks

120 Not determinable

121 Not applicable

122 Action code

156 1-3 What is the split earnings formula that is integrated using the social security taxable wage base? Check appropriate spaces. In split earnings formulas where compensation varies by year of birth, code answer for employee who reaches age 30 during year of survey. NOTE: The Social Security tax base for 1986 is $42,000

20 21 22 Split earnings formula integrated with the social security taxable earnings base.

__.__ % of earnings through the (23-26) Earnings Base, plus

__.__ % of excess (27-30)

31 32 33 Split earnings formula which may be integrated with the social security taxable earnings base and another income level:

__.__% of first $ _____, plus (34-37) (38-43)

__.__% of earnings through the (44-47) Earings Base, plus

__.__% of excess (48-51)

52 53 54 Split earnings formula integrated with the Social Security Taxable Earnings base:

__.__% of earnings through the (55-58) Earnings Base, plus

__.__% of excess (59-62)

63 64 65 Split earnings formula integrated with the Social Security Taxable Earnings Base for intial years of service:

For first _____ years, (66-67)

__.__% of earnings through the Earnings (68-71) Base, plus

__.__% of excess; then (72-75)

__.__% for each additional year (76-79)

___ ___ ___ Other
80 81 82

___ Remarks
83

___ Not determinable
84

___ Not applicable
85

___ Action code
86

157 1-3 What is the percent of earnings formula integrated with a specific dollar breakpoint? (Use monthly amounts.)

20 21 22 Split earnings - percent differs for earnings above a certain level

___.___% (23-26) of first $ _____ (27-32), plus

___.___% (33-36) of excess earnings up to

$ _____ (37-42), plus ___.___% (43-46) of excess

47 48 49 Split earnings formula - percent differs for earnings above a certain level for initial years of service:

For first _____ (50-51) years,

___.___% (52-55) of first $ _____ (56-61) plus

___.___% (62-65) of excess; then ___.___% (66-69) of

first $ _____ (70-75) for each additional year and

___.___% (76-79) of excess.

80 81 82 Split earnings - percent differs for earnings above a certain level

___.___ (83-86) % of first $ _____ (87-92), plus

___.___ (93-96) % of excess

97 98 99 Other

100 Remarks

101 Not determinable

102 Not applicable

103 Action code

160 1-3 For a percent of earnings formula which incorporates the Social Security Taxable Wage Base, how is it defined?

FORMULA			
#1	#2	#3	
___ 20	___ 21	___ 22	Each year worked
___ 23	___ 24	___ 25	Career average at age 65
			Average wage base during:
___ 26	___ 27	___ 28	Last ____ 29-30 year(s)
___ 31	___ 32	___ 33	Years 19 ____ 34-35 through retirement
___ 36	___ 37	___ 38	Other
___ 39	___ 40	___ 41	Remarks
___ 42	___ 43	___ 44	Not determinable
___ 45	___ 46	___ 47	Not applicable
___ 48	___ 49	___ 50	Action code

165 1-3 Earnings during which period are used in benefit formulas based on earnings? Check appropriate spaces. If the definition of earnings is given only as "high ____ consecutive years" code the number of years in columns 41-42 and put "99" in columns 43-44.

FORMULA			
#1	#2	#3	
			Formula applies to:
___ 20	___ 21	___ 22	Each year worked
___ 23	___ 24	___ 25	Career average
			Terminal, or average, earnings during:
___ 26	___ 27	___ 28	Last ____ 29-30 year(s)
___ 31	___ 32	___ 33	High ____ 34-35 year(s) during last ____ 36-37
___ 38	___ 39	___ 40	High ____ 41-42 consecutive years of last ____ 43-44
___ 45	___ 46	___ 47	First ____ 48-49 year(s) of last ____ 50-51
___ 52	___ 53	___ 54	Age(s) ____ 55-56 to ____ 57-58 (If one age code in both columns.)
___ 59	___ 60	___ 61	Total (career) compensation
___ 62	___ 63	___ 64	Other
___ 65	___ 66	___ 67	Remarks
___ 68	___ 69	___ 70	Not determinable
___ 71	___ 72	___ 73	Not applicable

___ 74 Action code

170 1-3 Besides regular or straight-time earnings, what other pay is included in the plan's definition of earnings for benefit computation? Check appropriate spaces.

___ 20 None - regular earnings only

___ 21 Overtime

___ 22 Shift differentials

___ 23 Bonuses

___ 24 Commissions

___ 25 Other

___ 26 Remarks

___ 27 Not determinable

___ 28 Not applicable

___ 29 Action code

175 What is the percent of career contributions formula?
1-3

FORMULA

#1	#2	#3		
20	21	22	23-26	% of employee contributions
27	28	29	30-33	% of employee contributions times years
34	35	36	37-40	% of employer contributions
41	42	43	44-47	% of employer contributions times years
48	49	50		Other
51	52	53		Remarks
54	55	56		Not determinable
57	58	59		Not applicable
60				Action code

180 1-3 Is the plan's benefit formula(s) subject to a credited service maximum? Check appropriate spaces.

FORMULA			
#1	#2	#3	
___ 20	___ 21	___ 22	No
___ 23	___ 24	___ 25	Yes, _____ 26-27 years
___ 28	___ 29	___ 30	Yes, _____ 31-32 years
___ 33	___ 34	___ 35	Other
___ 36	___ 37	___ 38	Remarks
___ 39	___ 40	___ 41	Not determinable
___ 42	___ 43	___ 44	Not applicable

___ 45 Action code

185 1-3 Are computed normal retirement benefits offset by Social Security or Railroad Retirement payments? If yes, check or describe the type of offset and which benefit formula is affected. If no alternative formula exists, columns 2 and 3 should be blank.

FORMULA #1 (20)	#2 (21)	#3 (22)	
			No
			$ ____ (26-29) regardless of other benefits
			____ (33-35) % of Primary Social Security benefit (round to nearest whole percent)
			___.___ (39-41) % of Primary Social Security times years of service
			___.___ (45-47) % of Primary Social Security times years of service, up to maximum offset of ____ (48-49) % (round to nearest whole percent)
			____ (53-55) % of Railroad Retirement benefit (round to nearest whole percent)
			___.___ (59-61) % of Railroad Retirement benefit times years of service
			___.___ (65-67) % of Railroad Retirement benefit times years of service, up to maximum offset of ____ (68-69) % (round to nearest whole percent)
			___.___ (73-75) % of primary Social Security times first ____ (76-77) years of service plus ___.___ (78-80) % for each remaining year.
			____ (84-86) % of primary Social Security (round to nearest whole percent) in excess of $ ____ (87-90)

91	92	93	Other
94	95	96	Remarks
97	98	99	Not determinable
101	102	103	Not applicable
104	105	106	Action code

190 1-3 When is the Social Security offset first applied against plan benefits?

___ 20 Upon retirement, regardless of age

___ 21 When Social Security payments begin

___ 22 At age _____ 23-24

___ 25 At age _____ 26-27 for employees with _____ 28-29 years or more of service; or upon retirement if less.

___ 30 Other

___ 31 Remarks

___ 32 Not determinable

___ 33 Not applicable

___ 34 Action code

195 1-3 Are Social Security offsets at early retirement reduced by a different factor than the early retirement reduction factor? If yes, check or describe the type of offset and which formula is affected. Round percentages to nearest tenth.

Formula #1 (20)	Formula #2 (21)	Formula #3 (22)	
___	___	___	No
___ (23)	___ (24)	___ (25)	Offset is actuarial rather than arithmetic as in early retirement (e.g. greater than early retirement offset)
___ (26)	___ (27)	___ (28)	Offset is actuarially greater than early retirement: reduction only below age ____ (29-30).
___ (31)	___ (32)	___ (33)	Offset is greater than early but arithmetic: for each year from age ____ (34-35) to ____ (36-37), ___.___ (38-40) %; for each year before preceding age and age ____ (41-42), ___.___ (43-45) %; For each year before preceding age, ___.___ (46-48) %;
___ (49)	___ (50)	___ (51)	Offset is reduced by ratio of years of service at retirement to years of service projected to age ____ (52-53)
___ (54)	___ (55)	___ (56)	Offset is reduced by ___.___ (57-59) % for each point that sum of age and service is below ____ (60-61).

			Other
62	63	64	
			Remarks
65	66	67	
			Not determinable
68	69	70	
			Not applicable
71	72	73	
			Action code
74			

197 1-3 Is the plan's benefit formula offset by benefits payable from a profit-sharing plan?

___ 20 Yes

___ 21 No

___ 22 Other

___ 23 Remarks

___ 24 Not determinable

___ 25 Not applicable

___ 26 Action code

PAST SERVICE BENEFIT FORMULAS

200 1-3 For an employee retiring on the reference date, do the future service benefit formulas apply to all past years of service? If no, indicate the last two digits of the year in which the formula became effective. Disregard formulas applying to service before 1944.

___ 20 Yes

___ 21 No, the formula does not apply to service before 19___ 22-23

___ 24 Other

___ 25 Remarks

___ 26 Not determinable

___ 27 Not applicable

___ 28 Action code

MINIMUM NORMAL RETIREMENT BENEFIT

230
1-3 What is the minimum normal retirement benefit, regardless of age or service? Only flat dollar amounts ($100) are minimum benefits, and all other types of formulas should be handled as alternate formulas.

___ 20 None

___ 21 $ _____ 22-26

___ 27 Other

___ 28 Remarks

___ 29 Not determinable

___ 30 Not applicable

___ 31 Action code

MAXIMUM NORMAL RETIREMENT BENEFIT

235 1-3 What is the maximum normal retirement benefit (other than the ERISA maximum or 100 % of average compensation during the period of highest 36 consecutive monthly earnings)? Round percentages to the nearest whole percent unless otherwise specified. If a maximum does not apply to one of the formulas check "Not applicable" in that column.

___ 20 None (SKIP TO QUESTION 245.)

Maximum not integrated with Social Security or other benefits:

FORMULA

#1	#2	#3		
___ 21	___ 22	___ 23	$ ___ 24-29	
___ 30	___ 31	___ 32	___ 33-35	% of earnings

Integrated with Social Security or Railroad Retirement benefits - the maximum payable by the plan itself is:

___ 36	___ 37	___ 38	$ ___ 39-44	minus	___ 45-47	% of Social Security benefits
___ 48	___ 49	___ 50	$ ___ 51-56	minus	___ 57-59	% of Railroad Retirement benefits
___ 60	___ 61	___ 62	$ ___ 63-68	plus	___ 69-71	% of Social Security benefits
___ 72	___ 73	___ 74	$ ___ 75-80	plus	___ 81-83	% of Railroad Retirement benefits

_____ _____ _____ _____ % of earnings minus _____ % of
84 85 86 87-89 90-92

Social Security benefits

_____ _____ _____ _____ % of earnings minus _____ %
93 94 95 96-98 99-101

of Railroad Retirement benefits

_____ _____ _____ _____ % of earnings plus _____ % of
102 103 104 105-107 108-110

Social Security benefits

_____ _____ _____ _____ % of earnings plus _____ % of
111 112 113 114-116 117-119

Railroad Retirement benefits

_____ _____ _____ _____% of earnings plus ___.___ % (coded in
120 121 122 123-125 126-129

hundredths) for each year in excess of _____ years
130-131

minus _____% of Social Security benefits
132-134

_____ _____ _____ Other
135 136 137

_____ _____ _____ Remarks
138 139 140

_____ _____ _____ Not determinable
141 142 143

_____ _____ _____ Not applicable
144 145 146

_____ _____ _____ Action code
147 148 149

240 1-3 Earnings during which period are used in computing the maximum payment, if the maximum is a percentage of earnings?

___ 20 Maximum not based on earnings

___ 21 Career average

Terminal, or average earnings during:

___ 22 Last ____ 23-24 years

___ 25 High ____ 26-27 years during last ____ 28-29

___ 30 High ____ 31-32 consecutive years of last ____ 33-34

___ 35 First ____ 36-37 years of last ____ 38-39

___ 40 Ages ____ 41-42 to ____ 43-44

___ 45 Other period

___ 46 Other

___ 47 Remarks

___ 48 Not determinable

___ 49 Not applicable

___ 50 Action code

SUPPLEMENTAL PAYMENTS TO NORMAL RETIREMENT BENEFITS

245 (1-3) What is the supplemental benefit (apart from Medicare Part B payments)?

___ (20) None - (SKIP TO QUESTION 255)

___ (21) $ _____ (22-26)

___ (27) $ _____ (28-32) until age _____ (33-34), $ _____ (35-39) thereafter

___ (40) $ _____ (41-45) if service is under _____ (46-47) years

$ _____ (48-52) if service is greater

___ (53) $ _____.___ (54-58) times years of service (code in dollars and cents)

___ (59) $ _____.___ (60-64) times years of service, up to a maximum of

_____ (65-66) years (code in dollars and cents)

___ (67) An amount, which when added to the benefit, equals $ _____ (68-72)

___ (73) An amount, which when added to the benefit, equals:

$ _____ (74-78) until age _____ (79-80), $ _____ (81-85) until age _____ (86-87),

thereafter a supplemental benefit of $ _____ (88-92)

___ 93 An amount, which when added to the reduced benefit, equals the unreduced (normal) benefit.

___ 94 An amount, which when added to the benefit, equals

$ ___.___ (95-99) times years of service (code in dollars and cents)

___ 100 An amount, which when added to the benefit, equals

$ ___.___ (101-105) times years of service, reduced if

received before a specific age and/or a specified length of service.

___ 106 Other

___ 107 Remarks

___ 108 Not determinable

___ 109 Not applicable

___ 110 Action code

250 (1-3) How long do supplemental payments continue?

___ (20) Until age _____ (21-22)

___ (23) Until age _____ (24-25), or eligible for unreduced Social Security benefits, whichever is earlier.

___ (26) Until age _____ (27-28), or eligible for reduced Social Security benefits, whichever is earlier.

___ (29) Until eligible for unreduced Social Security benefits.

___ (30) Until eligible for reduced Social Security benefits

___ (31) For _____ (32-34) months

___ (35) For life

___ (36) Other

___ (37) Remarks

___ (38) Not determinable

___ (39) Not applicable

___ (40) Action code

SPECIAL MEDICARE PART B BENEFIT

255 1-3 Does the plan provide a supplemental monthly benefit to defray the cost of Part B of Medicare, and if so, how much? Dollar amounts should be coded in cents. NOTE: On January 1, 1984, the monthly premium rate increased to $15.50.

___ 20 No

___ 21 Yes, $ ___.___ 22-25 (include amount for spouse, if applicable)

___ 26 Yes, $ ___.___ 27-30 to retiree or surviving spouse

___ 31 Other

___ 32 Remarks

___ 33 Not determinable

___ 34 Not applicable

___ 35 Action code

POSTPONED RETIREMENT

260 1-3 Does the worker accrue additional benefits for service completed after age if minimum service requirements have already been met? Code for formula # and check "Remarks" if formulas #2 and #3 differ. Assume all service cred if document is complete and no provision specifies whether or not service credited to specified age or date.

___ 20 No

___ 21 Yes, all service is credited (SKIP TO QUESTION 270.)

___ 22 Yes, all service is credited and benefit is increased actuarially (SKIP TO QUESTION 270.)

___ 23 Yes, until employee is age ___ 24-25

___ 26 Yes, until employee completes ___ 27-28 years of service (apart from credited service maximum)

___ 29 Yes, until employee is age ___ 30-31, and has completed ___ 32-33 years of service

___ 34 Other

___ 35 Remarks

___ 36 Not determinable (SKIP TO QUESTION 270.)

___ 37 Not applicable

___ 38 Action code

265 1-3 When service is no longer credited, what happens to the worker's accrued benefit?

___ 20 Pension deferred and no change in pension amount

___ 21 Pension payments begin

___ 22 Pension deferred and increased actuarially while the worker remains active.

___ 23 Pension deferred and increases ___.___ 24-27 % for each year the worker remains active

___ 28 Other

___ 29 Remarks

___ 30 Not determinable

___ 31 Not applicable

___ 32 Action code

AUTOMATIC POSTRETIREMENT ADJUSTMENT

270 1-3 Does the plan have a Cost-of-Living adjustment (COLA)? That is, are pension payments to retirees periodically increased according to the Cost-of-Living index (CPI)?

___ 20 No (SKIP TO QUESTION 300.)

___ 21 Yes

___ 22 Other

___ 23 Remarks

___ 24 Not determinable (SKIP TO QUESTION 300.)

___ 25 Not applicable

___ 26 Action code

275 1-3 What is the frequency of determining COLA adjustments?

___ 20 Every _____ 21-23 months

___ 24 Other

___ 25 Remarks

___ 26 Not determinable

___ 27 Not applicable

___ 28 Action code

280 (1-3) What is the method of determining each COLA increase?

___ (20) Equal to _____ (21-23) % (whole percentage) of the CPI increase

___ (24) Equal to _____ (25-27) % (whole percentage) of the CPI increase whenever it is ____.____ (28-31) % or more

___ (32) ___.___ (33-36) % for every ___.___ (37-40) % increase in the CPI

___ (41) Equal to _____ (42-44) % (whole percentage) of the CPI increase above ___.___ (45-48) %

___ (49) Other

___ (50) Remarks

___ (51) Not determinable

___ (52) Not applicable

___ (53) Action code

285 1-3 Is each COLA increase subject to a maximum?

___ 20 No

___ 21 Increase cannot exceed ___.___ 22-25 % of the (check one)

___ 26 Original pension

___ 27 Current pension

___ 28 First $ _____ 29-33 of current annual pension

___ 34 Increase applies to first $ _____ 35-39 of current annual pension

___ 40 Other

___ 41 Remarks

___ 42 Not determinable

___ 43 Not applicable

___ 44 Action code

290 1-3 Are all COLA increases subject to an overall maximum?

___ 20 No

___ 21 Increases cannot exceed ___.___ 22-25 %
of (check one):

___ 26 Original pension

___ 27 First $ _____ 28-32 of original pension

___ 33 Other

___ 34 Remarks

___ 35 Not determinable

___ 36 Not applicable

___ 37 Action code

295 1-3 Can pension amounts be decreased by Cost-of-Living changes? If no mention of decrease, assume "No."

___ 20 No

___ 21 Yes

___ 22 Other

___ 23 Remarks

___ 24 Not determinable

___ 25 Not applicable

___ 26 Action code

300 1-3 Does the plan provide automatic raises in pension payments which are not linked to the Consumer Price Index?

___ 20 No

___ 21 Yes, pension is increased annually

by ___.___ 22-23 % of (check one):

___ 24 Current pension

___ 25 Original pension

___ 26 Other

___ 27 Remarks

___ 28 Not determinable

___ 29 Not applicable

___ 30 Action code

EARLY RETIREMENT AT EMPLOYEE'S OPTION

305 1-3 Can the employee elect early retirement?

___ 20 No (SKIP TO QUESTION 355.)

___ 21 Yes, solely at the employee's option

___ 22 Yes, with employer's approval needed

___ 23 Other

___ 24 Remarks

___ 25 Not determinable (SKIP TO QUESTION 355.)

___ 26 Not applicable

___ 27 Action code

If the plan permits early retirement at the employee's option with and without employer approval, check answer and describe provisions for retirement at the employee's option. Minimum requirements and provisions which vary for retirement with employer consent should be indicated by also checking "Remarks" and describing the variance on a 3 x 5 card.

310 1-3 What are the minimum age, service, and age plus service requirements needed for early retirement at the employee's election? If more than one set of requirements exist, describe first those requirements applying to the earliest possible age. If no minimum requirement exists for age, service, or age plus service, code "0". Check appropriate spaces.

		AGE	SERVICE	AGE PLUS SERVICE
___ 20	Earliest age	___ 21-22	___ 23-24	___ 25-27
___ 28	Alternative #1	___ 29-30	___ 31-32	___ 33-35
___ 36	Alternative #2	___ 37-38	___ 39-40	___ 41-43

___ 44 Other

___ 45 Remarks

___ 46 Not determinable

___ 47 Not applicable

___ 48 Action code

315 1-3 What are the minimum age, service, and age plus service requirements needed for workers to retire <u>at their election</u> and receive a supplemental payment in addition to early retirement benefits?

___ 20 Same as for early retirement

		AGE	SERVICE	AGE PLUS SERVICE
___ 21	Earliest age	____ 22-23	____ 24-25	____ 26-28
___ 29	Alternative #1	____ 30-31	____ 32-33	____ 34-36
___ 37	Alternative #2	____ 38-39	____ 40-41	____ 42-44

___ 45 Other

___ 46 Remarks

___ 47 Not determinable

___ 48 Not applicable (no supplemental payment)

___ 49 Action code

320 1-3 On which normal retirement formulas is the early retirement benefit based if retirement is <u>at the employee's option</u>? Check appropriate spaces.

___ 20 None - not derived from normal retirement benefit (SKIP TO QUESTION 340.)

___ 21 Formula #1

___ 22 Formula #2

___ 23 Formula #3

___ 24 Other

___ 25 Remarks

___ 26 Not determinable

___ 27 Not applicable

___ 28 Action code

325 1-3 At early retirement, how is the employee's accrued benefit determined?

FORMULA			
#1	#2	#3	
20	21	22	Calculated as for normal retirement
23	24	25	Calculated benefit, based on service projected to age _____ (26-27), multiplied by ratio of actual service to projected service at the same age
28	29	30	Calculated benefit multiplied by vested percentage at retirement
31	32	33	Other
34	35	36	Remarks
37	38	39	Not determinable
40	41	42	Not applicable
43	44	45	Action code

330 1-3 How is the accrued benefit reduced in computing the early retirement pension amount if retirement is at the employee's election? Round percentages to the nearest tenth. If reduction factors are in example or table and not arithmetically determined, check "Actuarial" and note in "Remarks."

FORMULA

#1 #2 #3

(Leave Blank)

20 21 22

Normal benefits are reduced:

Actuarially

23 24 25

26 27 28 ___.___ % for each year between retirement age and age _____. 29-31 32-33

34 35 36 ___.___ % for each year between retirement age and age _____ when service is less than _____ years, age _____ if service is greater. 37-39 40-41 42-43 44-45

By rate varying by service at retirement

46 47 48

___.___ % for each year between retirement age and age _____ when service is less than _____ years, ___.___ % if service is greater. 49-51 52-53 54-55 56-58

By rate varying by age at retirement (start at highest age and proceed backwards):

59 60 61

For each year between ages _____ and _____ (check one) 62-63 64-65

___ Actuarially
66

___ ___.___ %
67 68-70

___ ___.___ % when service is less than ____ years,
71 72-74 75-76

___.___ % if service is greater.
77-79

___ Other rate of reduction
80

For each year between preceding age and age ____ (check one):
81-82

___ Actuarially
83

___ ___.___ %
84 85-87

___ ___.___ % when service is less than ____
88 89-91 92-93

years, ___.___ % if service is greater.
94-96

___ Other rate of reduction
97

For each year before preceding age (check one):

___ Actuarially
98

___ ___.___ %
99 100-102

___ ___.___ % when service is less than ____
103 104-106 107-108

years, ___.___ % if service is greater.
109-111

___ Other rate of reduction
112

113 114 115 ____.____ % for each year between ages _____ and
116-118 119-120

_____, plus ___.___ % for each year that service
121-122 123-125

is under _____ years
126-127

128 129 130 ____.___ % for each point that the sum of age
131-133 and service is below _____
134-136

137 138 139 Non-arithmetic but less than full actuarial reduction

140 141 142 Other

143 144 145 Remarks

146 147 148 Not determinable

149 150 151 Not applicable

152 153 154 Action code

335 1-3 What requirements must be met for a computation based upon an alternate or minimum formula (that is, a formula or adjustment factor not described in Questions 320-330) if retirement is at the employee's option? Check appropriate spaces and code alternate requirements by ascending age.

___ 20 Same as for early retirement

Additional requirements are:

		AGE	SERVICE	AGE PLUS SERVICE
___ 21	Earliest	22-23	24-25	26-28
___ 29	Alternative #1	30-31	32-33	34-36
___ 37	Alternative #2	38-39	40-41	42-44

___ 45 Other

___ 46 Remarks

___ 47 Not determinable

___ 48 Not applicable (no alternate or minimum formula - SKIP TO QUESTION 345.)

___ 49 Action code

340 1-3 What is the alternate or minimum early retirement benefit, or formula not based on normal retirement benefit? Round percentages to nearest tenth where decimals are required, otherwise round to nearest whole percent.

___ 20 $ ___ 21-25

___ 26 Actuarial reduction of accrued benefit

___ 27 $ ___.___ 28-32 times years of service (code in dollars and cents)

___ 33 ___ 34-36 % of unreduced normal benefit minus ___ 37-39 % of Social Security benefit

___ 40 ___ 41-42 % of earnings in last ___ 43-44 year(s) minus ___ 45-47 % of Social Security benefit

___ 48 ___ 49-50 % of earnings in high ___ 51-52 of last ___ 53-54 years

___ 55 Accrued benefit reduced ___.___ 56-58 % for each year between retirement age and age ___ 59-60

___ 61 Accrued benefit reduced ___.___ 62-64 % for each year between age ___ 65-66 and ___ 67-68; for each year between preceding year and age ___ 69-70 the reduction is ___.___ 71-73 %, and for each year before preceding age, ___.___ 74-76 %.

___ 77 Accrued benefit reduced ___.___ % (78-79)
for each point that the sum of age and service is below ____ (80-82)

___ 83 Other

___ 84 Remarks

___ 85 Not determinable

___ 86 Not applicable

___ 87 Action code

345 (1-3) What is the supplemental benefit if retirement is at the employee's option?

__ (20) None - (SKIP TO QUESTION 355.)

__ (21) $ ____ (22-26)

__ (27) $ ____ (28-32) until age ____ (33-34), $ ____ (35-39) thereafter

__ (40) $ ____ (41-45) if service is under ____ (46-47) years,

$ ____ (48-52) if service is greater

__ (53) $ ___.___ (54-58) times years of service (code in dollars and cents)

__ (59) $ ___.___ (60-64) times years of service, up to a maximum of ____ (65-66) years (code in dollars and cents)

__ (67) An amount, which when added to the benefit, equals $ ____ (68-72)

__ (73) An amount, which when added to the benefit, equals:

$ ____ (74-78) until age ____ (79-80), $ ____ (81-85) until age ____ (86-87) thereafter, a supplemental benefit of $ ____ (88-92)

___ 93 An amount, which when added to the reduced benefit, equals the unreduced (normal) benefit.

___ 94 An amount, which when added to the benefit, equals

$ ___.___ (95-99) times years of service (code in dollars and cents)

___ 100 An amount, which when added to the benefit, equals $ ___.___ (101-105) times years of service, reduced

if received before a specific age and/or a specified length of service.

___ 106 Other

___ 107 Remarks

___ 108 Not determinable

___ 109 Not applicable

___ 110 Action code

350 (1-3) How long do the supplemental payments described above continue?

___ (20) Until age _____ (21-22)

___ (23) Until age _____ (24-25), or eligibility for unreduced Social Security benefits, whichever is earlier.

___ (26) Until age _____ (27-28), or eligibility for reduced Social Security benefits, whichever is earlier.

___ (29) Until eligible for unreduced Social Security benefitss.

___ (30) Until eligible for reduced Social Security benefits

___ (31) For _____ (32-34) months

___ (35) For life

___ (36) Other

___ (37) Remarks

___ (38) Not determinable

___ (39) Not applicable

___ (40) Action code

EARLY RETIREMENT UNDER MUTUALLY SATISFACTORY CONDITIONS

355 1-3 Is early retirement permitted under mutually satisfactory conditions?

___ 20 No (SKIP TO QUESTION 405.)

___ 21 Yes

___ 22 Other

___ 23 Remarks

___ 24 Not determinable (SKIP TO QUESTION 405.)

___ 25 Not applicable

___ 26 Action code

360 1-3 What are the minimum age, service, and age plus service requirements needed for early retirement under mutually satisfactory conditions? If more than one set of requirements exist, describe first those requirements applying to the earliest possible age. If no minimum requirement exists for age, service, or age plus service, code "0". Check appropriate spaces.

		AGE	SERVICE	AGE PLUS SERVICE
___ 20	Earliest age	___ 21-22	___ 23-24	___ 25-27
___ 28	Alternative #1	___ 29-30	___ 31-32	___ 33-35
___ 36	Alternative #2	___ 37-38	___ 39-40	___ 41-43

___ 44 Other

___ 45 Remarks

___ 46 Not determinable

___ 47 Not applicable

___ 48 Action code

365 1-3 What are the minimum age, service, and age plus service requirements needed for workers to retire under mutually satisfactory conditions and receive a supplemental payment in addition to early retirement benefits?

___ 20 Same as for early retirement

	AGE	SERVICE	AGE PLUS SERVICE
___ 21 Earliest age	____ 22-23	____ 24-25	____ 26-28
___ 29 Alternative #1	____ 30-31	____ 32-33	____ 34-36
___ 37 Alternative #2	____ 38-39	____ 40-41	____ 42-44

___ 45 Other

___ 46 Remarks

___ 47 Not determinable

___ 48 Not applicable (no supplemental payment)

___ 49 Action code

370 1-3 On which normal retirement formulas is the early retirement benefit based if retirement is under mutually satisfactory condition? Check appropriate spaces.

___ 20 None - not derived from normal retirement benefit (SKIP TO QUESTION 390.)

___ 21 Formula #1

___ 22 Formula #2

___ 23 Formula #3

___ 24 Other

___ 25 Remarks

___ 26 Not determinable

___ 27 Not applicable

___ 28 Action code

375 1-3 At early retirement, how is the employee's accrued benefit determined?

FORMULA

#1	#2	#3	
20	21	22	Calculated as for normal retirement
23	24	25	Calculated benefit, based on service projected to age _____ (26-27), multiplied by ratio of actual service to projected service at the same age
28	29	30	Calculated benefit multiplied by vested percentage at retirement
31	32	33	Other
34	35	36	Remarks
37	38	39	Not determinable
40	41	42	Not applicable
43	44	45	Action code

380 1-3 How is the accrued benefit reduced in computing the early retirement pension amount if retirement is under mutually satisfactory conditons? Round percentages to the nearest tenth. If reduction factors are in example or table and not arithmetically determined, check "Actuarial" and note in "Remarks."

FORMULA

#1 #2 #3

___ ___ ___ 20 21 22 Unreduced normal benefit is received

Normal benefits are reduced:

___ ___ ___ 23 24 25 Actuarially

___ ___ ___ ___.___ 26 27 28 29-31 % for each year between retirement age and age _____. 32-33

___ ___ ___ ___.___ 34 35 36 37-39 % for each year between retirement age and age _____ 40-41 when service is less than _____ 42-43 years, age _____ 44-45 if service is greater.

___ ___ ___ 46 47 48 By rate varying by service at retirement

___.___ 49-51 % for each year between retirement age and age _____ 52-53 when service is less than _____ 54-55 years,

___.___ 56-58 % if service is greater.

___ ___ ___ 59 60 61 By rate varying by age at retirement (start at highest age and proceed backwards):

For each year between ages _____ 62-63 and _____ 64-65

(check one):

___ 66 Actuarially

___ 67 ___.___ 68-70 %

___ 71 ___.___ 72-74 % when service is less than ____ 75-76 years,

___.___ 77-79 % if service is greater.

___ 80 Other rate of reduction

For each year between preceding age and age _____ 81-82 (check one):

___ 83 Actuarially

___ 84 ___.___ 85-87 %

___ 88 ___.___ 89-91 % when service is less than ____ 92-93

years, ___.___ 94-96 % if service is greater.

___ 97 Other rate of reduction

For each year before preceding age (check one):

___ 98 Actuarially

___ 99 ___.___ 100-102 %

___ 103 ___.___ 104-106 % when service is less than _____ 107-108

years, ___.___ 109-111 % if service is greater.

___ 112 Other rate of reduction

#1	#2	#3	
113	114	115	____.____ % for each year between ages _____ and _____ (116-118, 119-120), _____ (121-122), plus ____.____ % for each year that service (123-125) is under _____ years (126-127)
128	129	130	___.___ % for each point that the sum of age and service is below _____ (131-133, 134-136)
137	138	139	Non-arithmetic but less than full actuarial reduction
140	141	142	Other
143	144	145	Remarks
146	147	148	Not determinable
149	150	151	Not applicable
152	153	154	Action code

385 1-3 What requirements must be met for a computation based upon an alternate or minimum formula (that is, a formula or adjustment factor not described in Questions 370-380) if retirement is under mutually satisfactory conditions? Check appropriate spaces and code alternate requirements by ascending age.

___ 20 Same as for early retirement

Additional requirements are:

		AGE	SERVICE	AGE PLUS SERVICE
___ 21	Earliest	____ 22-23	____ 24-25	____ 26-28
___ 29	Alternative #1	____ 30-31	____ 32-33	____ 34-36
___ 37	Alternative #2	____ 38-39	____ 40-41	____ 42-44

___ 45 Other

___ 46 Remarks

___ 47 Not determinable

___ 48 Not applicable (no alternate or minimum formula - SKIP TO QUESTION 395.)

___ 49 Action code

390 1-3 What is the alternate or minimum early retirement benefit, or formula not based on normal retirement benefit? Round percentage to nearest tenth where decimals are required, otherwise round to nearest whole percent.

___ 20 $ ____ 21-25

___ 26 Actuarial reduction of accrued benefit

___ 27 $ ___.___ 28-32 times years of service (code in dollars and cents)

___ 33 ____ 34-36 % of unreduced normal benefit minus ____ 37-39 % of Social Security benefit

___ 40 ____ 41-42 % of earnings in last ____ 43-44 year(s) minus ____ 45-47 % of Social Security benefit

___ 48 ____ 49-50 % of earnings in high ____ 51-52 of last ____ 53-54 year(s)

___ 55 Accrued benefit reduced ___.___ 56-58 % for each year between retirement age and age ____ 59-60

___ 61 Accrued benefit reduced ___.___ 62-64 % for each year between age ___ 65-66 and ____ 67-68; for each year between preceding age and age ____ 69-70 the reduction is ___.___ 71-73 %; and for each year before preceding age, __.___ 74-76 %.

____ 77 Accrued benefit reduced __.__ % 78-79
for each point that the sum of age and service is below ____ 80-82

____ 83 Other

____ 84 Remarks

____ 85 Not determinable

____ 86 Not applicable

____ 87 Action code

395 1-3 What is the supplemental benefit if retirement is under mutually satisfactory conditions?

___ 20 None - (SKIP TO QUESTION 405.)

___ 21 $ _____ 22-26

___ 27 $ _____ 28-32 until age _____ 33-34, $ _____ 35-39 thereafter

___ 40 $ _____ 41-45 if service is under _____ 46-47 years,

$ _____ 48-52 if service is greater

___ 53 $ ___.___ 54-58 times years of service (code in dollars and cents)

___ 59 $ ___.___ 60-64 times years of service, up to a maximum of _____ 65-66 years (code in dollars and cents)

___ 67 An amount, which when added to the benefit, equals

$ _____ 68-72

___ 73 An amount, which when added to the benefit, equals:

$ _____ 74-78 until age _____ 79-80, $ _____ 81-85 until age _____ 86-87, thereafter a supplemental benefit of $ _____ 88-92

___ 93 An amount, which when added to the reduced benefit, equals the unreduced (normal) benefit.

___ 94 An amount, which when added to the benefit, equals

$ ___.___ (95-99) times years of service (code in dollars and cents)

___ 100 An amount, which when added to the benefit, equals $ ___.____ (101-105) times years of service, reduced if

received before a specific age and/or a specified length of service.

___ 106 Other

___ 107 Remarks

___ 108 Not determinable

___ 109 Not applicable

___ 110 Action code

400 (1-3) How long do the supplemental payments described above continue?

___ (20) Until age ____ (21-22)

___ (23) Until age ____ (24-25), or eligibility for unreduced Social Security benefits, whichever is earlier.

___ (26) Until age ____ (27-28), or eligibility for reduced Social Security benefits, whichever is earlier.

___ (29) Until eligible for unreduced Social Security benefits

___ (30) Until eligible for reduced Social Security benefits

___ (31) For ____ (32-34) months

___ (35) For life

___ (36) Other

___ (37) Remarks

___ (38) Not determinable

___ (39) Not applicable

___ (40) Action code

DISABILITY RETIREMENT

405 1-3 Is there a provision for employees who become permanently and totally disabled?

___ 20 No (SKIP TO QUESTION 470.)

___ 21 Yes

___ 22 Other

___ 23 Remarks

___ 24 Not determinable (SKIP TO QUESTION 470.)

___ 25 Not applicable

___ 26 Action code

In the following questions, check answers and describe provisions relating to nonoccupational disabilities. If provisions vary for occupational disabilities, also check "Remarks" and describe the varying provisions on a 3 x 5 card.

410 1-3 What are the minimum age, service, and age plus service requirements needed for a totally and permanently disabled employee to receive a pension either immediately or sometime in the future? If more than one set of requirements exist, first describe the set applying to the earliest possible age. If no minimum requirement exists for age, service, or age plus service, code "0". Check appropriate spaces.

		AGE	SERVICE	AGE PLUS SERVICE
20	Earliest age	21-22	23-24	25-27
28	Alternative #1	29-30	31-32	33-35
36	Alternative #2	37-38	39-40	41-43

44 Eligibility for LTD plan

45 Other

46 Remarks

47 Not determinable

48 Not applicable (no minimum requirements)

49 Action code

415 1-3 What determines the amount of service used in computing a disabled worker's initial pension payment? Check answer that applies to the earliest date at which disability payments can begin.

___ 20 Formula not based on service

___ 21 Service credited at date of disability

___ 22 Service credited at date of disability, plus first ____ 23-24 year(s) of disability

___ 25 Service credited at date of disability plus years required for vesting.

___ 26 Service credited at date of disability, or if greater, the amount of service projected to age ____ 27-28

___ 29 Service credited at date of disability, plus period of disability before actual retirement

___ 30 Other

___ 31 Remarks

___ 32 Not determinable

___ 33 Not applicable

___ 34 Action code

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420 1-3 On which normal retirement formulas is the <u>disability retirement</u> benefit based?

___ 20 None - not derived from normal retirement benefit

___ 21 Formula #1

___ 22 Formula #2

___ 23 Formula #3

___ 24 Other

___ 25 Remarks

___ 26 Not determinable

___ 27 Not applicable

___ 28 Action code

425/1-3 At disability retirement, how is the employee's accrued benefit determined?

___/20 Calculated as for normal retirement

___/21 Calculated benefit, based on service projected to age _____/22-23, multiplied by ratio of actual service to projected service at the same age

___/24 Calculated benefit multiplied by vested percentage at retirement

___/25 Other

___/26 Remarks

___/27 Not determinable

___/28 Not applicable

___/29 Action code

430 1-3 How is the accrued benefit reduced in computing the basic disability retirement pension amount? Round percentage to the nearest tenth.

___ 20 Unreduced normal benefit is received

Normal benefits are reduced:

___ 21 Actuarially

___ 22 Same as for early retirement at employee's option

___ 23 Same as for early retirement under mutually satisfactory conditions

___ 24 ___.___ 25-27 % for each year between retirement age and age ___ 28-29

___ 30 Other

___ 31 Remarks

___ 32 Not determinable

___ 33 Not applicable (Not based on normal retirement benefit formula, SKIP TO QUESTION 445.)

___ 34 Action code

440 1-3 What requirements must be met for a computation based upon an alternate or minimum formula (that is, a formula not described in Questions 420-430) for disability retirement? Check appropriate spaces and code alternate requirements by ascending age.

___ 20 Same as for disability retirement

Additional requirements are:

	AGE	SERVICE	AGE PLUS SERVICE
___ 21	22-23	24-25	26-28
___ 29	30-31	32-33	34-36
___ 37	38-39	40-41	42-44

___ 45 Other

___ 46 Remarks

___ 47 Not determinable

___ 48 Not applicable (no alternative or minimum formula - SKIP TO QUESTION 447.)

___ 49 Action code

445 1-3 What is the alternative, or minimum disability retirement benefit, or formula not based on normal retirement benefit? Round percentages to nearest tenth where decimals are required, otherwise round to nearest whole percent.

___ 20 $ ___ 21-25

___ 26 Actuarial reduction of accrued benefit

___ 27 $ __.__ 28-32 times years of service (code in dollars and cents)

___ 33 ___ 34-36 % of unreduced normal benefit minus ___ 37-39 % of Social Security benefit

___ 40 ___ 41-42 % of earnings in last ___ 43-44 year(s) minus ___ 45-47 % of Social Security benefit

___ 48 ___ 49-50 % of earnings in high ___ 51-52 of last ___ 53-54 year(s)

___ 55 Accrued benefit reduced __.__ 56-58 % for each year between retirement age and age ___ 59-60

___ 61 Accrued benefit reduced __.__ 62-64 % for each year between age ___ 65-66 and ___ 67-68; for each year between preceding year and age ___ 69-70 the reduction is __.__ 71-73 %; and for each year before preceding age, __.__ 74-76 %

___ Accrued benefit reduced ___.___ %
77 78-80

for each point that the sum of age and service is below
81-83

___ Other
84

___ Remarks
85

___ Not determinable
86

___ Not applicable
87

___ Action code
88

447/1-3 When can the worker first begin receiving a disability pension?

___/20 Immediately (or disability pension begins within a year of date of disability).

___/21 Age 65

___/22 If eligible, at normal retirement date

___/23 If eligible, at early retirement or any time thereafter

___/24 Other

___/25 Remarks

___/26 Not determinable

___/27 Not applicable

___/28 Action code

450 1-3 What is the supplemental benefit for disability?

___ 20 None - (SKIP TO QUESTION 460.)

___ 21 $ _____ 22-26

___ 27 $ _____ 28-32 until age _____ 33-34, $ _____ 35-39 thereafter

___ 40 $ _____ 41-45 if service is under _____ 46-47 years

$ _____ 48-52 if service is greater

___ 53 $ ___.___ 54-58 times years of service (code in dollars and cents)

___ 59 $ ___.___ 60-64 times years of service, up to a maximum of _____ 65-66 years
(code in dollars and cents)

___ 67 An amount, which when added to the benefit, equals $ _____ 68-72

___ 73 An amount, which when added to the benefit, equals:

$ _____ 74-78 until age _____ 79-80, $ _____ 81-85 until age _____ 86-87,

thereafter a supplemental benefit of $ _____ 88-92

___ 93 An amount, which when added to the reduced benefit, equals the unreduced (normal) benefit.

___ 94 An amount, which when added to the benefit, equals $ ___.__ (95-99)
times years of service (code in dollars and cents)

___ 100 An amount, which when added to the benefit, equals
$ ___.___ (101-105) times years of service, reduced
if received before a specific age and/or a specified length of service.

___ 106 Other

___ 107 Remarks

___ 108 Not determinable

___ 109 Not applicable

___ 110 Action code

455 1-3 How long do the supplemental payments describe above continue?

___ 20 Until age ____ 21-22

___ 23 Until age ____ 24-25, or eligibility for unreduced Social Security benefits, whichever is earlier.

___ 26 Until age ____ 27-28, or eligibility for reduced Social Security benefits, whichever is earlier.

___ 29 Until eligible for unreduced Social Security benefits

___ 30 Until eligible for reduced Social Security benefits

___ 31 For ____ 32-34 months

___ 35 For life

___ 36 Other

___ 37 Remarks

___ 38 Not determinable

___ 39 Not applicable

___ 40 Action code

460 1-3 Apart from supplemental payments, does the amount of the disability benefit change to the normal retirement benefit upon reaching age 65?

___ 20 No (SKIP TO QUESTION 470.)

___ 21 Yes

___ 22 Other

___ 23 Remarks

___ 24 Not determinable (SKIP TO QUESTION 470.)

___ 25 Not applicable (normal benefits are received for life or benefits can not commence prior to 65 - SKIP TO QUESTION 470.)

___ 26 Action code

465 1-3 What determines the amount of service used in computing a disabled worker's pension upon reaching normal retirement age?

___ 20 Service credited at time of disability plus period of disability

___ 21 Service credited at time of disability

___ 22 Service credited at time of disability, or ____ 23-24 years, whichever is greater

___ 25 Service credited at date of disability, or if greater, the amount of service projected to

to age ____ 26-27

___ 28 Other

___ 29 Remarks

___ 30 Not determinable

___ 31 Not applicable (not based on service)

___ 32 Action code

SURVIVOR ANNUITIES AFTER RETIREMENT

470 1-3 What monthly survivor annuities are available to the spouse of a deceased retiree for life? Check appropriate spaces.

___ 20 $ ____ 21-24

___ 25 $ ____ 26-29 or 50% of accrued pension until spouse is age ____ 30-31; thereafter, greater of $ ____ 32-35 or 50% of accrued pension less 50% of widow's Social Security benefit

___ 36 ____ 37-39 % of the retiree's accrued benefit

___ 40 Joint-and-survivor options of ____ 41-43 %, ____ 44-46 %, ____ 47-49 % or any unspecified percentage between ____ 50-52 % and ____ 53-55 % (code the specified least liberal option in columns 41-43)

___ 56 Other

___ 57 Remarks

___ 58 Not determinable

___ 59 Not applicable (SKIP TO QUESTION 500)

___ 60 Action code

475 1-3 How is the married retiree's accrued benefit affected when a surviving spouse's annuity is in effect and the retiree and the spouse are the same age? Describe the effect for the first answer which was checked in the previous question.

___ 20 No reduction or no cost to the retiree

___ 21 Reduced by percentage varying by the age of retiree and spouse at retirement

What is the reduction factor if both retiree and spouse are age 65? Complete answer #22 or #25, THEN SKIP TO QUESTION 490.

___ 22 Reduced by ____ 23-24 %

___ 25 Unknown - reduction factors not provided in SPD

___ 26 Reduced by ____ 27-28 % regardless of ages of retiree and spouse at retirement

___ 29 Other

___ 30 Remarks

___ 31 Not determinable (SKIP TO QUESTION 500.)

___ 32 Not applicable

___ 33 Action code

480 1-3 If employee is older than spouse can it affect the benefit amounts? Answer for the least liberal option.

___ 20 No (SKIP TO QUESTION 490.)

___ 21 Yes, can decrease the retiree's benefit

___ 22 Yes, can decrease the spouse's benefit

___ 23 Other

___ 24 Remarks

___ 25 Not determinable (SKIP TO QUESTION 490.)

___ 26 Not applicable

___ 27 Action code

485 1-3 How is the benefit affected by a difference in age between the retiree and spouse? Answer for least liberal option. Round percentages to the nearest tenth of a percent.

___ 20 Reduced actuarially if retiree's age exceeds the spouse's by more than _____ 21-22 years

___ 23 Reduced ___.___ 24-26 % for each year the retiree's age exceeds the spouse's by more than _____ 27-28 years

___ 29 Reduced ___.___ 30-32 % for each year the retiree's age exceeds the spouse's by more than _____ 33-34 but less than _____ 35-36 years

___ 37 Other

___ 38 Remarks

___ 39 Not determinable

___ 40 Not applicable

___ 41 Action code

490 / 1-3 If the spouse predeceases the retiree, how is the retiree's benefit affected?

___ / 20 No effect

___ / 21 _____ / 22-24 % of reduction is restored upon spouse's death

___ / 25 _____ / 26-28 % of reduction is restored if spouse's death occurs within

_____ / 29-31 months of retirement

___ / 32 Restoration varies by length of time that spouse's death follows retirement:

_____ / 33-35 % within _____ / 36-38 months,

_____ / 39-41 % within _____ / 42-44 months,

_____ / 45-47 % within _____ / 48-50 months,

_____ / 51-53 % within _____ / 54-56 months,

_____ / 57-59 % thereafter

___ / 60 Other

___ / 61 Remarks

___ / 62 Not determinable

___ / 63 Not applicable

___ / 64 Action code

495 1-3 Does the plan provide an alternate or minimum survivor annuity for life? If yes, check appropriate answer. If no, check not applicable.

___ 20 Joint and survivor options ___ %, ___ %, ___ %, ___ % or any unspecified percentage between ___ % and ___ % (code the least liberal option in columns 21-23.) Adjustment is assumed to be actuarial unless checked below:

___ 39 Reduction is arithmetic or less than actuarial

___ 40 Other

___ 41 Remarks

___ 42 Not determinable

___ 43 Not applicable (None)

___ 44 Action code

LUMP SUM OR INSTALLMENT DEATH BENEFITS AFTER RETIREMENT

500 1-3 Does the plan provide death benefit in lump sum or installment form, other than the refund of employee contributions?

___ 20 No (SKIP TO QUESTION 515.)

___ 21 Yes

___ 22 Yes, if a survivor annuity is not elected (include period certain or lump sum payments only when receivable at no reduction in employee's accrued benefit.)

___ 23 Other

___ 24 Remarks

___ 25 Not determinable (SKIP TO QUESTION 515.)

___ 26 Not applicable

___ 27 Action code

505 1-3 What minimum requirements must have been satisfied at retirement in order to provide a lump sum or installment death benefit?

		AGE	SERVICE	AGE PLUS SERVICE
___ 20	None			
___ 21	Earliest	___ 22-23	___ 24-25	___ 26-28
___ 29	Alternative	___ 30-31	___ 32-33	___ 34-36
___ 37	Alternative	___ 38-39	___ 40-41	___ 42-44
___ 45	Other			
___ 46	Remarks			
___ 47	Not determinable			
___ 48	Not applicable			
___ 49	Action code			

510 1-3 What is the amount of the death benefit for the spouse of a deceased retiree?

___ 20 _____ 21-23 monthly benefit payments less payments received by retiree

___ 24 _____ 25-27 monthly benefit payments less payments received by the retiree before commencement of joint and survivor annuity, if elected

___ 28 $ _____ 29-32

___ 33 $ ___.___ 34-38 times years of service (code in dollars and cents)

___ 39 ___.___ 40-42 times average annual earnings in last _____ 43-44 year(s)

___ 45 Present value of accrued benefit less payments received

___ 46 Other

___ 47 Remarks

___ 48 Not determinable

___ 49 Not applicable

___ 50 Action code

SURVIVOR ANNUITIES BEFORE RETIREMENT

515 1-3 What minimum requirements must have been satisfied by the employee at death in order to provide an annuity for a surviving spouse? Check appropriate spaces.

___ 20 None

	AGE	SERVICE	AGE PLUS SERVICE
___ 21 Earliest	___ 22-23	___ 24-25	___ 26-28
___ 29 Alternative	___ 30-31	___ 32-33	___ 34-36

___ 37 Eligibility for normal retirement

___ 38 Eligibility for early retirement

___ 39 Minimum eligibility requirement for vesting

___ 40 Other

___ 41 Remarks

___ 42 Not determinable

___ 43 Not applicable (no pre-retirement survivor benefits - SKIP TO QUESTION 560.)

___ 44 Action code

520 1-3 What monthly survivor annuity is available to the spouse of a deceased employee? Describe the benefit that applies if the employee had just met the minimum requirements in the previous question. Check the first answer that applies and describe alternative in Question 540-555. Round to the nearest whole percent.

___ (20) _____ (21-23) % of the employee's unreduced benefit at death

___ (24) _____ (25-27) % of the employee's unreduced benefit with service projected to age _____ (28-29), or at death if later than projected age

___ (30) _____ (31-33) % of the employee's accrued benefit receivable if retirement had occurred on the date of death (and reduced for early)

___ (34) _____ (35-37) % of the employee's accrued benefit with service projected to age _____ (38-39), or at death if later than projected age, and reduced for early retirement

___ (40) Benefit payable under joint and survivor options of _____ (41-43) %, _____ (44-46) %, _____ (47-49) %, or any unspecified percentage between _____ (50-52) % and _____ (53-55) %, with no reduction for early retirement

___ (56) Benefit payable under joint and survivor options of _____ (57-59) %, _____ (60-62) %, _____ (63-65) %, or any unspecified percentage between _____ (66-68) % and _____ (69-71) %, reduced for early retirement

___ (72) _____ (73-75) % of average monthly earnings in last _____ (76-77) years(s)

___ (78) $ _____ (79-82)

___ (83) The greater of $ _____ (84-87) or 50% of accrued pension until spouse is age _____ (88-89); thereafter, greater of $ _____ (90-93) or 50% of accrued pension less 50% of spouse's Social Security benefit

___ (94) $ ___.___ (95-98) times years of service (code in dollars and cents)

___ Other
99

___ Remarks
100

___ Not determinable
101

___ Not applicable
102

___ Action code
103

522
1-3 When can the spouse begin receiving the survivor annuity?

___ Immediately following employee's death
20

___ The month in which the employee would have reached the earliest
21 retirement age under the plan (ERISA standard)

___ When spouse is age _____, or ERISA standard, whichever is earlier
22 23-24

___ Age _____ if employee had less than _____ years of service at time
25 26-27 28-29

of death, otherwise age _____
30-31

___ Other
32

___ Remarks
33

___ Not determinable
34

___ Not applicable
35

___ Action code
36

525 1-3 How is the employee's calculated pension benefit adjusted for the survivor benefit protection? Code in tenths of a percent.

___ 20 No reduction or no cost to the retiree

___ 21 Reduced ___.___ 22-23 % for each year the option is in effect

___ 24 Reduced ___.___ 25-26 % for each year up to age ____ 27-28 and

___.___ 29-30 % thereafter that the option is in effect

___ 31 Other

___ 32 Remarks

___ 33 Not determinable

___ 34 Not applicable

___ 35 Action code

530
1-3 What is the method of adjusting the amount of the spouse's benefit for a difference in ages or for the time that death occurs? Code percentages in tenths of a percent.

___ 20 None

___ 21 Actuarial

___ 22 Actuarial if the spouse is more than ____ 23-24 years younger than the employee

___ 25 Arithmetically reduced by ___.___ 26-27 % for each year that the spouse is more than ____ 28-29 years younger than the employee

___ 30 ___.___ 31-32 % for each year death precedes age ____ 33-34

___ 35 Other

___ 36 Remarks

___ 37 Not determinable

___ 38 Not applicable

___ 39 Action code

535 1-3 Does the plan provide an alternative or minimum pre-retirement survivor benefit?

___ 20 No (SKIP TO QUESTION 560.)

___ 21 Yes, in lieu of the benefit described in Questions 515-530

___ 22 Yes, replaces benefit described in Questions 515-530

___ 23 Yes, in addition to the benefit described in Questions 515-530

___ 24 Other

___ 25 Remarks

___ 26 Not determinable (SKIP TO QUESTION 560.)

___ 27 Not applicable

___ 28 Action code

540 1-3 What minimum requirements must have been satisfied by the employee at death in order to provide a minimum or alternative surviving spouse annuity? Check appropriate spaces.

___ 20 No additional requirements

	AGE	SERVICE	AGE PLUS SERVICE
___ 21 Earliest	22-23	24-25	26-28
___ 29 Alternative	30-31	32-33	34-36

___ 37 Eligibility for normal retirement

___ 38 Eligibility for early retirement

___ 39 Other

___ 40 Remarks

___ 41 Not determinable

___ 42 Not applicable

___ 43 Action code

545 1-3 What is the minimum or alternative survivor annuity available to the spouse of a deceased employee? Describe the benefit that applies if the employee had just met the minimum requirements in the previous question. Check first answer that applies and code additional alternatives in Remarks. Round to nearest whole percent.

___ 20 ____ 21-23 % of the employee's unreduced benefit at death

___ 24 ____ 25-27 % of the employee's unreduced benefit with service projected to age ____ 28-29, or death if later than projected age.

___ 30 ____ 31-33 % of the employee's accrued benefit receivable if retirement had occurred on the date of death, and reduced for early retirement

___ 34 ____ 35-37 % of the employee's accrued benefit receivable if retirement had occurred at age ____ 38-39, or at death if later than projected age, and reduced for early retirement

___ 40 Benefit payable under the ____ 41-43 % joint-and-survivor annuity option, reduction for early retirement

___ 44 Benefit payable under the ____ 45-47 % joint-and-survivor annuity option, reduced for early retirement

___ 48 ____ 49-51 % of average monthly earnings in last ____ 52-53 year(s)

___ 54 $ ____ 55-58

___ 59 The greater of $ ____ 60-63 or 50% of accrued pension until spouse is age ____ 64-65; thereafter, greater of $ ____ 66-69 or 50% of accrued pension less 50% of spouse's Social Security benefit

___ $ ___.___ times years of service (code in dollars and cents)
70 71-74

___ Other
75

___ Remarks
76

___ Not determinable
77

___ Not applicable
78

___ Action code
79

547 1-3 When can the spouse begin receiving the survivor annuity?

___ 20 Immediately following employee's death

___ 21 The month in which the employee would have reached the earliest retirement age under the plan (ERISA standard)

___ 22 When spouse is age _____ 23-24, or ERISA standard, whichever is earlier

___ 25 Age _____ 26-27 if employee had _____ 28-29 years or more of service at time of death, otherwise age _____ 30-31

___ 32 Other

___ 33 Remarks

___ 34 Not determinable

___ 35 Not applicable

___ 36 Action code

550 1-3 How is the employee's calculated pension benefit adjusted for the survivor benefit protection? Code in tenths of a percent.

___ 20 No reduction or no cost to the employee

___ 21 Reduced ___.___ 22-23 % for each year the option is in effect

___ 24 Reduced ___.___ 25-26 % for each year up to age ____ 27-28 and

___.___ 29-30 % thereafter that the option is in effect.

___ 31 Other

___ 32 Remarks

___ 33 Not determinable

___ 34 Not applicable

___ 35 Action code

555 1-3 What is the method of adjusting the amount of spouse's benefit for a difference in ages or for the time that death occurs? Code percentages in tenths of a percent.

___ 20 None

___ 21 Actuarial

___ 22 Actuarial if the spouse is more than _____ 23-24 years younger than the employee

___ 25 Arithmetically reduced by ___.___ 26-27 % for each year that the spouse is more than _____ 28-29 years younger than the employee

___ 30 ___.___ 31-32 % for each year death precedes age _____ 33-34

___ 35 Other

___ 36 Remarks

___ 37 Not determinable

___ 38 Not applicable

___ 39 Action code

LUMP SUM OR INSTALLMENT DEATH BENEFITS BEFORE RETIREMENT

560 1-3 Does the plan provide a death benefit in lump sum or installment form other than refund of employee contributions?

___ 20 No (SKIP TO QUESTION 575.)

___ 21 Yes

___ 22 Yes, if a survivor annuity is not elected or if the spouse is ineligible (include period certain or lump sum payments only when receivable at no reduction in employee's accrued benefit.)

___ 23 Other

___ 24 Remarks

___ 25 Not determinable (SKIP TO QUESTION (575.)

___ 26 Not applicable

___ 27 Action code

565 1-3 What minimum requirements must have been satisfied at death in order to provide a lump sum or installment death benefit?

___ 20 None

		AGE	SERVICE	AGE PLUS SERVICE
___ 21	Earliest	___ 22-23	___ 24-25	___ 26-28
___ 29	Alternative	___ 30-31	___ 32-33	___ 34-36
___ 37	Alternative	___ 38-39	___ 40-41	___ 42-44

___ 45 Other

___ 46 Remarks

___ 47 Not determinable

___ 48 Not applicable

___ 49 Action code

570 1-3 What is the amount of the death benefit for the spouse of a deceased employee?

___ 20 Equivalent of _____ 21-23 monthly early retirement payments

___ 24 $ _____ 25-28

___ 29 $ ___.___ 30-34 times years of service (code in dollars and cents) up to _____ 35-36 years

___ 37 ___.___ 38-40 times average annual earnings in last _____ 41-42 year(s)

___ 43 Present value of vested accrued benefit

___ 44 Other

___ 45 Remarks

___ 46 Not determinable

___ 47 Not applicable

___ 48 Action code

VESTING

575 1-3 What is the vesting schedule when an employee leaves the plan voluntarily (or due to any cause)? Check appropriate spaces. Code "0" when minimum age, service, or age and service requirement is none. Round percentages to nearest percent, unless otherwise specified.

___ 20 100% vesting with no requirements (immediate full vesting)

* Deferred full vesting:

		AGE	SERVICE	AGE AND SERVICE
___ 21 100% when	(1)	___ 22-23	___ 24-25	___ 26-27
	(2)	___ 28-29	___ 30-31	___ 32-33

* Graded vesting:

___ 34 25% at any age after 5 years service
5% each of next 5 years
10% each of next 5 years

___ 35 40% at any age after 4 years service
5% each of next 2 years
10% each of next 5 years

___ 36 50% at any age after 5 years, when age and service equals 45, or 50% at any age after 10 years. Thereafter, the vested percentage increases 10% each of next 5 years.

___ 37 Other graded vesting:

		AGE	SERVICE	AGE AND SERVICE
___ 38-39 % when	(1)	___ 40-41	___ 42-43	___ 44-45
	(2)	___ 46-47	___ 48-49	___ 50-51

Thereafter vested percentage increases (either):

___ 52 ____ 53-54 % each of next ____ 55-56 years

____ 57-58 % each of next ____ 59-60 years

____ 61-62 % each of next ____ 63-64 years

____ 65-66 % each of next ____ 67-68 years

or ___ 69 ____ 70-71 % each ___ 72 point increase in sum of age and service

___ 73 Other

___ 74 Remarks

___ 75 Not determinable

___ 76 Not applicable (plan does not provide vesting - (SKIP TO QUESTION 595)

___ 77 Action code

* When service before age 18 is not credited toward vesting requirements, a minimum age requirement should appear in the vesting schedule when columns 21 or 37 are checked. Graded vesting schedules in columns 34, 35, or 36 may be checked in this circumstance, but years of service should be noted in "Remarks." If plan materials appear complete, assume all service is credited when no provision is found.

577 1-3 On which normal retirement formulas is the vested benefit based?

___ 20 (Leave blank)

___ 21 Formula #1

___ 22 Formula #2

___ 23 Formula #3

___ 24 Other

___ 25 Remarks

___ 26 Not determinable

___ 27 Not applicable

___ 28 Action code

580 1-3 When a terminated but vested employee elects to receive benefits, how is the employee's accrued benefit determined?

___ 20 Calculated as for normal retirement

___ 21 Calculated benefit based on service projected to age _____ 22-23,

multiplied by ratio of completed service to projected service at that age

___ 24 Other

___ 25 Remarks

___ 26 Not determinable

___ 27 Not applicable

___ 28 Action code

585 1-3 Is the vested benefit payable before age 65? If so, what is the earliest age a separated employee can elect to receive benefits, and what service requirements are there? Compare answer with data coded in Question 310 (or 120) and round percentages to nearest whole percent.

___ 20 Yes, at minimum retirement age of _____ 21-22, if service requirement for early retirement was met at time of separation (ERISA standard)

___ 23 Yes, but exceeding ERISA standard:

At minimum retirement age of _____ 24-25

with _____ 26-27 years of service required

OR

Before minimum retirement age, at _____ 28-29

with _____ 30-31 years of service required

___ 32 At age _____ 33-34 ; _____ 35-37 percent of accrued benefit

with _____ 38-39 years, or _____ 40-42 percent of accrued

benefit with _____ 43-44 years.

___ 45 Other

___ 46 Remark

___ 47 Not determinable

___ 48 Not applicable (Not payable before age 65--Skip to Question 595.)

___ 49 Action code

590 1-3 How is the accrued benefit reduced in computing the pension for a terminated but vested employee if payment begins at early retirement age or prior to normal retirement. Round percentages to the nearest tenth.

Normal benefits are reduced:

___ 20 Actuarially

___ 21 ___.___ 22-24 % for each year between early retirement age and age _____ 25-26.

___ 27 ___.___ 28-30 % for each year between early retirement age and age _____ 31-32 when service is less than _____ 33-34 years, age _____ 35-36 if service is greater.

___ 37 By rate varying by service at early retirement

___.___ 38-40 % for each year between early retirement age and age _____ 41-42 when service is less than _____ 43-44 years, ___.___ 45-47 % if service is greater

___ 48 By rate varying by age at early retirement (start at highest age and proceed backwards):

For each year between ages _____ 49-50 and _____ 51-52 (check one):

___ 53 Actuarially

___ 54 ___.___ 55-57 %

___ 58 ___.___ 59-61 % when service is less than _____ 62-63 years,

___.___ 64-66 % if service is greater.

___ 67 Other rate of reduction

For each year between preceding age and age _____ (68-69) (check one):

___ (70) Actuarially

___ (71) ___.___ (72-74) %

___ (75) ___.___ (76-78) % when service is less than _____ (79-80) years, ___.___ (81-83) % if service is greater.

___ (84) Other rate of reduction

For each year before preceding age (check one):

___ (85) Actuarially

___ (86) ___.___ (87-89) %

___ (90) ___.___ (91-93) % when service is less than _____ (94-95) years, ___.___ (96-98) % if service is greater.

___ (99) Other rate of reduction

100 ___.___ % for each year between ages _____ and
101-103 104-105

_____, plus ___.___ % for each year that service
106-107 108-110

is under _____ years
111-112

113 ___.___ % for each point that the sum of age and service
114-116 is below _____
117-119

120 Non-arithmetic but less than full actuarial reduction

121 Same reduction factor as for early retirement

122 Other

123 Remarks

124 Not determinable

125 Not applicable

126 Action code

FUND ARRANGEMENT

593 1-3 What is the plan's funding arrangement?

__ 20 Benefits provided in whole from trust fund

__ 21 Benefits provided jointly from insurance contracts and trust fund

__ 22 Benefits provided wholly from insurance contracts

__ 23 Other

__ 24 Remarks

__ 25 Not determinable

__ 26 Not applicable

__ 27 Action code

EMPLOYER CONTRIBUTION

595 1-3 What is the employer contribution to the plan? This question is applicable only to plans with formulas based on employer contributions. Otherwise, check "Not applicable".

___ 20 No employer contributions

___ 21 $ ___.___ 22-25 (dollars and cents) per (check one):

___ 26 Hour

___ 27 Day (or shift)

___ 28 Week

___ 29 Month

___ 30 Other unit

___ 31 Unit not determinable

___ 32 ___.___ 33-36 % of payroll or earnings

___ 37 ___.___ 38-41 % of first $ _____ 42-47 of annual earnings, plus

___.___ 48-51 % of excess earnings up to $ _____ 52-56, plus

___.___ 57-60 % of excess

61 ___.___ 62-65 % of earnings through the Social Security Taxable Earnings Base, plus ___.___ 66-69 % of excess

70 ___ Other

71 ___ Remarks

72 ___ Not determinable

73 ___ Not applicable

74 ___ Action code

LTD COVERAGE

600 1-3 Are plan participants covered by a LTD plan? If not pre-coded by controller, check "Not determinable."

___ 20 No

___ 21 Yes

___ 22 Other

___ 23 Remarks

___ 24 Not determinable

___ 25 Not applicable

___ 26 Action code

POSTRETIREMENT PENSION INCREASES

605 1-3 Have ad hoc postretirement increases in pensions or lump-sum payments for current retirees been granted by the plan since January 1, 1981?

___ 20 No (Skip Remaining Questions)

___ 21 Yes

___ 22 Other

___ 23 Remarks

___ 24 Not determinable

___ 25 Not applicable

___ 26 Action Code

610
1-3 Have any lump-sum payments been made to current retirees since January 1, 1981? If amount of payment varied by length of service, force-fit for 30 years and check "Remarks".

___ 20 No

___ 21 Yes, lump-sum payment(s) of

$ _____ 22-25 was awarded in 19 _____ 26-27;

$ _____ 28-31 was awarded in 19 _____ 32-33;

$ _____ 34-37 was awarded in 19 _____ 38-39;

___ 40 Other

___ 41 Remarks

___ 42 Not determinable

___ 43 Not applicable

___ 44 Action code

620
1-3 What is the effective date of the most recent ad hoc pension increase?

Year ____ 20-21 Month ____ 22-23 Day ____ 24-25

____ 26 Other

____ 27 Remarks

____ 28 Not determinable

____ 29 Not applicable

____ 30 Action code

621
1-3 To what portion of the annual pension does the increase pertain?

___ 20 ___ 21-23 %

___ 24 First $ ___ 25-29

___ 30 Other

___ 31 Remarks

___ 32 Not determinable

___ 33 Not applicable

___ 34 Action code

622 1-3 What is the formula for determining the increase? Check appropriate spaces.

___ 20 Flat increase (ANSWER QUESTION 623)

___ 21 Increase per year of retirement (ANSWER QUESTION 624)

___ 22 Increase per year of service (ANSWER QUESTION 625)

___ 23 Other

___ 24 Remarks

___ 25 Not determinable

___ 26 Not applicable

___ 27 Action code

623 1-3 How is the flat increase determined? Code dollar amount to nearest cent.

If retirement date was between:	Monthly pension is increased by (greater of):
____/____ (Mo. 20-21, Yr. 22-23) and ____/____ (Mo. 24-25, Yr. 26-27)	____ (28) $ ____.____ (29-33)
	____ (34) ____.____ (35-38) %
previous date and ____/____ (Mo. 39-40, Yr. 41-42)	____ (43) $ ____.____ (44-48)
	____ (49) ____.____ (50-53) %
previous date and ____/____ (Mo. 54-55, Yr. 56-57)	____ (58) $ ____.____ (59-63)
	____ (64) ____.____ (65-68) %
previous date and ____/____ (Mo. 69-70, Yr. 71-72)	____ (73) $ ____.____ (74-78)
	____ (79) ____.____ (80-83) %
previous date and ____/____ (Mo. 84-85, Yr. 86-87)	____ (88) $ ____.____ (89-93)
	____ (94) ____.____ (95-98) %
previous date and ____/____ (Mo. 99-100, Yr. 101-102)	____ (103) $ ____.____ (104-108)
	____ (109) ____.____ (110-113) %

____ (114) Other

____ (115) Remarks

____ (116) Not determinable

____ (117) Not applicable

____ (118) Action code

624 1-3 How is the increase per year of retirement determined?
Code dollar amounts in dollars and cents.

For each year of retirement between:	Monthly pension is increased by (greater of):
____/____ Mo. 20-21 Yr. 22-23 and ____/____ Mo. 24-25 Yr. 26-27	____ 28 ____.____ 29-31 %
	____ 32 $ ____.____ 33-36
previous date and ____/____ Mo. 37-38 Yr. 39-40	____ 41 ____.____ 42-44 %
	____ 45 $ ____.____ 46-49
previous date and ____/____ Mo. 50-51 Yr. 52-53	____ 54 ____.____ 55-57 %
	____ 58 $ ____.____ 59-62
previous date and ____/____ Mo. 63-64 Yr. 65-66	____ 67 ____.____ 68-70 %
	____ 71 $ ____.____ 72-75
previous date and ____/____ Mo. 76-77 Yr. 78-79	____ 80 ____.____ 81-83 %
	____ 84 $ ____.____ 85-88
previous date and ____/____ Mo. 89-90 Yr. 91-92	____ 93 ____.____ 94-96 %
	____ 97 $ ____.____ 98-101

____ 102 Other

____ 103 Remarks

____ 104 Not determinable

____ 105 Not applicable

____ 106 Action code

625 1-3 How is the increase per year of service determined?
Code dollar amounts in dollars and cents.

If retirement date was between:	Monthly increase per year of service is (greater of):
____/____ (Mo. 20-21, Yr. 22-23) and ____/____ (Mo. 24-25, Yr. 26-27)	____ (28) $ ____.____ (29-32) ____ (33) ____.____ % (34-36)
previous date and ____/____ (Mo. 37-38, Yr. 39-40)	____ (41) $ ____.____ (42-45) ____ (46) ____.____ % (47-49)
previous date and ____/____ (Mo. 50-51, Yr. 52-53)	____ (54) $ ____.____ (55-58) ____ (59) ____.____ % (60-62)
previous date and ____/____ (Mo. 63-64, Yr. 65-66)	____ (67) $ ____.____ (68-71) ____ (72) ____.____ % (73-75)

____ (76) Other

____ (77) Remarks

____ (78) Not determinable

____ (79) Not applicable

____ (80) Action code

626 1-3 What is the overall minimum increase? Round to nearest percent

_____ 20 None

If retirement date was between:		Minimum increase is:	
_____/_____ Mo. 21-22 Yr. 23-24	and _____/_____ Mo. 25-26 Yr. 27-28	_____ 29	$ _____ 30-32
		_____ 33	_____ 34-36 %
		_____ 37	Greater of $_____ 38-40 or _____ 41-43 %
previous date and _____/_____ Mo. 44-45 Yr. 46-47		_____ 48	$ _____ 49-51
		_____ 52	_____ 53-55 %
		_____ 56	Greater of $ _____ 57-59 or _____ 60-62 %
previous date and _____/_____ Mo. 63-64 Yr. 65-66		_____ 67	$ _____ 68-70
		_____ 71	_____ 72-74 %
		_____ 75	Greater of $ _____ 76-78 or _____ 79-81 %
previous date and _____/_____ Mo. 82-83 Yr. 84-85		_____ 86	$ _____ 87-89
		_____ 90	_____ 91-93 %
		_____ 94	Greater of $_____ 95-97 or _____ 98-100 %
previous date and _____/_____ Mo. 101-102 Yr. 103-104		_____ 105	$_____ 106-108
		_____ 109	_____ 110-112 %
		_____ 113	Greater of $_____ 114-116 or _____ 117-119 %

previous date and _____/_____ _____ $_____
Mo. (120-121) Yr. (122-123) 124 125-127

_____ _____ %
128 129-131

_____ Greater of $_____ or _____ %
132 133-135 136-138

_____ Other
139

_____ Remarks
140

_____ Not determinable
141

_____ Not applicable
142

_____ Action code
143

627 1-3 What is the overall maximum increase?
Round to nearest percent

_____ 20 None

If retirement date was between:			Maximum increase is:	
_____/_____ Mo. 21-22 / Yr. 23-24	and	_____/_____ Mo. 25-26 / Yr. 27-28	_____ 29	$_____ 30-32
			_____ 33	_____ 34-36 %
			_____ 37	Greater of $_____ 38-40 or _____ 41-43 %
previous date and _____/_____ Mo. 44-45 / Yr. 46-47			_____ 48	$_____ 49-51
			_____ 52	_____ 53-55 %
			_____ 56	Greater of $_____ 57-59 or _____ 60-62 %
previous date and _____/_____ Mo. 63-64 / Yr. 65-66			_____ 67	$_____ 68-70
			_____ 71	_____ 72-74 %
			_____ 75	Greater of $_____ 76-78 or _____ 79-81 %
previous date and _____/_____ Mo. 82-83 / Yr. 84-85			_____ 86	$_____ 87-89
			_____ 90	_____ 91-93 %
			_____ 94	Greater of $_____ 95-97 or _____ 98-100 %
previous date and _____/_____ Mo. 101-102 / Yr. 103-104			_____ 105	$_____ 106-108
			_____ 109	_____ 110-112 %
			_____ 113	Greater of $_____ 114-116 or _____ 117-119 %

previous date and _____/_____ _____ $_____
Mo. (120-121) Yr. (122-123) 124 125-127

_____ _____ %
128 129-131

_____ Greater of $_____ or _____ %
132 133-135 136-138

_____ Other
139

_____ Remarks
140

_____ Not determinable
141

_____ Not applicable
142

_____ Action code
143

630
1-3 What is the effective date of the next most recent ad hoc pension increase?

Year _____ 20-21 Month _____ 22-23 Day _____ 24-25

_____ 26 Other

_____ 27 Remarks

_____ 28 Not determinable

_____ 29 Not applicable

_____ 30 Action code

631 1-3 To what portion of the annual pension does the increase pertain?

___ 20 ____ 21-23 %

___ 24 First $ ____ 25-29

___ 30 Other

___ 31 Remarks

___ 32 Not determinable

___ 33 Not applicable

___ 34 Action code

632 1-3 What is the formula for determining the increase?

___ 20 Flat increase (ANSWER QUESTION 633)

___ 21 Increase per year of retirement (ANSWER QUESTION 634)

___ 22 Increase per year of service (ANSWER QUESTION 635)

___ 23 Other

___ 24 Remarks

___ 25 Not determinable

___ 26 Not applicable

___ 27 Action code

633 1-3 How is the flat increase determined? Code dollar amount to nearest cent.

If retirement date was between:		Monthly pension is increased by (greater of):	
____/____ Mo. Yr. 20-21 22-23	and ____/____ Mo. Yr. 24-25 26-27	____ 28	$ ____.____ 29-33
		____ 34	____.____ % 35-38
previous date and ____/____ Mo. Yr. 39-40 41-42		____ 43	$ ____.____ 44-48
		____ 49	____.____ % 50-53
previous date and ____/____ Mo. Yr. 54-55 56-57		____ 58	$ ____.____ 59-63
		____ 64	____.____ % 65-68
previous date and ____/____ Mo. Yr. 69-70 71-72		____ 73	$ ____.____ 74-78
		____ 79	____.____ % 80-83
previous date and ____/____ Mo. Yr. 84-85 86-87		____ 88	$ ____.____ 89-93
		____ 94	____.____ % 95-98
previous date and ____/____ Mo. Yr. 99-100 101-102		____ 103	$ ____.____ 104-108
		____ 109	____.____ % 110-113

____ 114 Other

____ 115 Remarks

____ 116 Not determinable

____ 117 Not applicable

____ 118 Action code

634 1-3 How is the increase per year of retirement determined? Code dollar amount to nearest cent.

For each year of retirement between:		Monthly pension is increased by (greater of):	
____/____ Mo. 20-21 Yr. 22-23 and ____/____ Mo. 24-25 Yr. 26-27		____ 28	____.____ % 29-31
		____ 32 $	____.____ 33-36
previous date and ____/____ Mo. 37-38 Yr. 39-40		____ 41	____.____ % 42-44
		____ 45 $	____.____ 46-49
previous date and ____/____ Mo. 50-51 Yr. 52-53		____ 54	____.____ % 55-57
		____ 58 $	____.____ 59-62
previous date and ____/____ Mo. 63-64 Yr. 65-66		____ 67	____.____ % 68-70
		____ 71 $	____.____ 72-75
previous date and ____/____ Mo. 76-77 Yr. 78-79		____ 80	____.____ % 81-83
		____ 84 $	____.____ 85-88
previous date and ____/____ Mo. 89-90 Yr. 91-92		____ 93	____.____ % 94-96
		____ 97 $	____.____ 98-101

____ 102 Other

____ 103 Remarks

____ 104 Not determinable

____ 105 Not applicable

____ 106 Action code

635 1-3 How is the increase per year of service determined?
Code dollar amounts in dollars and cents.

If retirement date was between:		Monthly increase per year of service is (greater of):	
____/____ and ____/____ (Mo. Yr. Mo. Yr.) (20-21 22-23 24-25 26-27)		___ 28	$ ___.___ 29-32
		___ 33	___.___ % 34-36
previous date and ____/____ (Mo. Yr.) (37-38 39-40)		___ 41	$ ___.___ 42-45
		___ 46	___.___ % 47-49
previous date and ____/____ (Mo. Yr.) (50-51 52-53)		___ 54	$ ___.___ 55-58
		___ 59	___.___ % 60-62
previous date and ____/____ (Mo. Yr.) (63-64 65-66)		___ 67	$ ___.___ 68-71
		___ 72	___.___ % 73-75

____ 76 Other

____ 77 Remarks

____ 78 Not determinable

____ 79 Not applicable

____ 80 Action code

636 What is the overall minimum increase?
1-3 Round to nearest percent

___ None
20

If retirement date was between:	Minimum increase is:
____/____ Mo. Yr. 21-22 23-24 and ____/____ Mo. Yr. 25-26 27-28	____ $ ____ 29 30-32 ____ ____ % 33 34-36 ____ Greater of $____ or ____ % 37 38-40 41-43
previous date and ____/____ Mo. Yr. 44-45 46-47	____ $ ____ 48 49-51 ____ ____ % 52 53-55 ____ Greater of $ ____ or ____ % 56 57-59 60-62
previous date and ____/____ Mo. Yr. 63-64 65-66	____ $ ____ 67 68-70 ____ ____ % 71 72-74 ____ Greater of $ ____ or ____ % 75 76-78 79-81
previous date and ____/____ Mo. Yr. 82-83 84-85	____ $ ____ 86 87-89 ____ ____ % 90 91-93 ____ Greater of $ ____ or ____ % 94 95-97 98-100
previous date and ____/____ Mo. Yr. 101-102 103-104	____ $ ____ 105 106-108 ____ ____ % 109 110-112 ____ Greater of $ ____ or ____ % 113 114-116 117-119

previous date and _____/_____ (Mo. 120-121, Yr. 122-123)

_____ (124) $ _____ (125-127)

_____ (128) _____ (129-131) %

_____ (132) Greater of $ _____ (133-135) or _____ (136-138) %

____ (139) Other

____ (140) Remarks

____ (141) Not determinable

____ (142) Not applicable

____ (143) Action code

637 1-3 What is the overall maximum increase?
Round to nearest percent

___ 20 None

If retirement date was between:	Maximum increase is:
____/____ Mo. 21-22 Yr. 23-24 and ____/____ Mo. 25-26 Yr. 27-28	____ 29 $ ____ 30-32
	____ 33 ____ 34-36 %
	____ 37 Greater of $____ 38-40 or ____ 41-43 %
previous date and ____/____ Mo. 44-45 Yr. 46-47	____ 48 $ ____ 49-51
	____ 52 ____ 53-55 %
	____ 56 Greater of $ ____ 57-59 or ____ 60-62 %
previous date and ____/____ Mo. 63-64 Yr. 65-66	____ 67 $ ____ 68-70
	____ 71 ____ 72-74 %
	____ 75 Greater of $ ____ 76-78 or ____ 79-81 %
previous date and ____/____ Mo. 82-83 Yr. 84-85	____ 86 $ ____ 87-89
	____ 90 ____ 91-93 %
	____ 94 Greater of $ ____ 95-97 or ____ 98-100 %
previous date and ____/____ Mo. 101-102 Yr. 103-104	____ 105 $ ____ 106-108
	____ 109 ____ 110-112 %
	____ 113 Greater of $ ____ 114-116 or ____ 117-119 %

previous date and ____/____ (Mo. 120-121, Yr. 122-123)

____ 124 $ ____ 125-127

____ 128 ____ 129-131 %

____ 132 Greater of $ ____ 133-135 or ____ 136-138 %

____ 139 Other

____ 140 Remarks

____ 141 Not determinable

____ 142 Not applicable

____ 143 Action code

640 1-3 What is the effective date of the next most recent ad hoc pension increase?

Year _____ 20-21 Month _____ 22-23 Day _____ 24-25

_____ 26 Other

_____ 27 Remarks

_____ 28 Not determinable

_____ 29 Not applicable

_____ 30 Action code

641
1-3 To what portion of the annual pension does the increase pertain?

			____ 30	Other
____ 20	____ 21-23 %		____ 31	Remarks
____ 24	First $ ____ 25-29		____ 32	Not determinable
			____ 33	Not applicable
			____ 34	Action code

642 1-3 What is the formula for determining the increase? Check appropriate spaces.

___ 20 Flat increase (ANSWER QUESTION 643)

___ 21 Increase per year of retirement (ANSWER QUESTION 644)

___ 22 Increase per year of service (ANSWER QUESTION 645)

___ 23 Other

___ 24 Remarks

___ 25 Not determinable

___ 26 Not applicable

___ 27 Action code

643 1-3 How is the flat increase determined? Code dollar amount to nearest cent.

If retirement date was between:		Monthly pension is increased by (greater of):	
____/____ Mo. 20-21 Yr. 22-23 and ____/____ Mo. 24-25 Yr. 26-27		____ 28	$ ____.____ 29-33
		____ 34	____.____ % 35-38
previous date and ____/____ Mo. 39-40 Yr. 41-42		____ 43	$ ____.____ 44-48
		____ 49	____.____ % 50-53
previous date and ____/____ Mo. 54-55 Yr. 56-57		____ 58	$ ____.____ 59-63
		____ 64	____.____ % 65-68
previous date and ____/____ Mo. 69-70 Yr. 71-72		____ 73	$ ____.____ 74-78
		____ 79	____.____ % 80-83
previous date and ____/____ Mo. 84-85 Yr. 86-87		____ 88	$ ____.____ 89-93
		____ 94	____.____ % 95-98
previous date and ____/____ Mo. 99-100 Yr. 101-102		____ 103	$ ____.____ 104-108
		____ 109	____.____ % 110-113

____ 114 Other

____ 115 Remarks

____ 116 Not determinable

____ 117 Not applicable

____ 118 Action code

644 1-3 How is the increase per year of retirement determined? Code dollar amounts in dollars and cents.

For each year of retirement between:		Monthly pension is increased by (greater of):	
____/____ Mo. Yr. 20-21 22-23 and ____/____ Mo. Yr. 24-25 26-27		____ 28	____.____ % 29-31
		____ 32	$ ____.____ 33-36
previous date and ____/____ Mo. Yr. 37-38 39-40		____ 41	____.____ % 42-44
		____ 45	$ ____.____ 46-49
previous date and ____/____ Mo. Yr. 50-51 52-53		____ 54	____.____ % 55-57
		____ 58	$ ____.____ 59-62
previous date and ____/____ Mo. Yr. 63-64 65-66		____ 67	____.____ % 68-70
		____ 71	$ ____.____ 72-75
previous date and ____/____ Mo. Yr. 76-77 78-79		____ 80	____.____ % 81-83
		____ 84	$ ____.____ 85-88
previous date and ____/____ Mo. Yr. 89-90 91-92		____ 93	____.____ % 94-96
		____ 97	$ ____.____ 98-101

____ 102 Other

____ 103 Remarks

____ 104 Not determinable

____ 105 Not applicable

____ 106 Action code

645 1-3 How is the increase per year of service determined? Code dollar amount to nearest cent.

If retirement date was between:		Monthly increase per year of service is (greater of):	
____/____ Mo. Yr. 20-21 22-23	and ____/____ Mo. Yr. 24-25 26-27	____ 28	$ ____.____ 29-32
		____ 33	____.____ % 34-36
previous date and ____/____ Mo. Yr. 37-38 39-40		____ 41	$ ____.____ 42-45
		____ 46	____.____ % 47-49
previous date and ____/____ Mo. Yr. 50-51 52-53		____ 54	$ ____.____ 55-58
		____ 59	____.____ % 60-62
previous date and ____/____ Mo. Yr. 63-64 65-66		____ 67	$ ____.____ 68-71
		____ 72	____.____ % 73-75

____ 76 Other

____ 77 Remarks

____ 78 Not determinable

____ 79 Not applicable

____ 80 Action code

646 1-3 What is the overall minimum increase?
Round to nearest percent.

___ 20 None

If retirement date was between:		Minimum increase is:
____/____ Mo. 21-22 Yr. 23-24 and ____/____ Mo. 25-26 Yr. 27-28		____ 29 $ ____ 30-32
		____ 33 ____ 34-36 %
		____ 37 Greater of $____ 38-40 or ____ 41-43 %
previous date and ____/____ Mo. 44-45 Yr. 46-47		____ 48 $ ____ 49-51
		____ 52 ____ 53-55 %
		____ 56 Greater of $ ____ 57-59 or ____ 60-62 %
previous date and ____/____ Mo. 63-64 Yr. 65-66		____ 67 $ ____ 68-70
		____ 71 ____ 72-74 %
		____ 75 Greater of $ ____ 76-78 or ____ 79-81 %
previous date and ____/____ Mo. 82-83 Yr. 84-85		____ 86 $ ____ 87-89
		____ 90 ____ 91-93 %
		____ 94 Greater of $ ____ 95-97 or ____ 98-100 %
previous date and ____/____ Mo. 101-102 Yr. 103-104		____ 105 $ ____ 106-108
		____ 109 ____ 110-112 %
		____ 113 Greater of $ ____ 114-116 or ____ 117-119 %

previous date and _____/_____ _____ $ _____
Mo. Yr. 124 125-127
120-121 122-123

_____ _____ %
128 129-131

_____ Greater of $ _____ or _____ %
132 133-135 136-138

____ Other
139

____ Remarks
140

____ Not determinable
141

____ Not applicable
142

____ Action code
143

647 What is the overall maximum increase?
1-3 Round to nearest percent

___ None
20

If retirement date was between:			Maximum increase is:	
____/____ Mo. 21-22 Yr. 23-24	and ____/____ Mo. 25-26 Yr. 27-28		____ 29	$ ____ 30-32
			____ 33	____ 34-36 %
			____ 37	Greater of $____ 38-40 or ____ 41-43 %
previous date and ____/____ Mo. 44-45 Yr. 46-47			____ 48	$ ____ 49-51
			____ 52	____ 53-55 %
			____ 56	Greater of $ ____ 57-59 or ____ 60-62 %
previous date and ____/____ Mo. 63-64 Yr. 65-66			____ 67	$ ____ 68-70
			____ 71	____ 72-74 %
			____ 75	Greater of $ ____ 76-78 or ____ 79-81 %
previous date and ____/____ Mo. 82-83 Yr. 84-85			____ 86	$ ____ 87-89
			____ 90	____ 91-93 %
			____ 94	Greater of $ ____ 95-97 or ____ 98-100 %
previous date and ____/____ Mo. 101-102 Yr. 103-104			____ 105	$ ____ 106-108
			____ 109	____ 110-112 %
			____ 113	Greater of $ ____ 114-116 or ____ 117-119 %

previous date and _____/_____ (Mo. 120-121, Yr. 122-123)

_____ 124 $ _____ 125-127

_____ 128 _____ 129-131 %

_____ 132 Greater of $ _____ 133-135 or _____ 136-138 %

___ 139 Other

___ 140 Remarks

___ 141 Not determinable

___ 142 Not applicable

___ 143 Action code

650 1-3 What is the effective date of the next most recent ad hoc pension increase?

Year _____ 20-21 Month _____ 22-23 Day _____ 24-25

_____ 26 Other

_____ 27 Remarks

_____ 28 Not determinable

_____ 29 Not applicable

_____ 30 Action code

651 1-3 To what portion of the annual pension does the increase pertain?

		___ 30	Other
___ 20	___ 21-23 %	___ 31	Remarks
___ 24	First $ ___ 25-29	___ 32	Not determinable
		___ 33	Not applicable
		___ 34	Action code

652 1-3 What is the formula for determining the increase? Check appropriate spaces.

___ 20 Flat increase (ANSWER QUESTION 653)

___ 21 Increase per year of retirement (ANSWER QUESTION 654)

___ 22 Increase per year of service (ANSWER QUESTION 655)

___ 23 Other

___ 24 Remarks

___ 25 Not determinable

___ 26 Not applicable

___ 27 Action code

653 1-3 How is the flat increase determined? Code dollar amount to nearest cent.

If retirement date was between:		Monthly pension is increased by (greater of):	
____/____ Mo. 20-21 Yr. 22-23 and ____/____ Mo. 24-25 Yr. 26-27		____ 28	$ ____.____ 29-33
		____ 34	____.____ 35-38 %
previous date and ____/____ Mo. 39-40 Yr. 41-42		____ 43	$ ____.____ 44-48
		____ 49	____.____ 50-53 %
previous date and ____/____ Mo. 54-55 Yr. 56-57		____ 58	$ ____.____ 59-63
		____ 64	____.____ 65-68 %
previous date and ____/____ Mo. 69-70 Yr. 71-72		____ 73	$ ____.____ 74-78
		____ 79	____.____ 80-83 %
previous date and ____/____ Mo. 84-85 Yr. 86-87		____ 88	$ ____.____ 89-93
		____ 94	____.____ 95-98 %
previous date and ____/____ Mo. 99-100 Yr. 101-102		____ 103	$ ____.____ 104-108
		____ 109	____.____ 110-113 %

____ 114 Other

____ 115 Remarks

____ 116 Not determinable

____ 117 Not applicable

____ 118 Action code

654 How is the increase per year of retirement determined?
1-3 Code dollar amounts in dollars and cents.

For each year of retirement between:		Monthly pension is increased by (greater of):	
____/____ Mo. Yr. 20-21 22-23	and ____/____ Mo. Yr. 24-25 26-27	____ 28	.____ % 29-31
		____ 32	$.____ 33-36
previous date and ____/____ Mo. Yr. 37-38 39-40		____ 41	.____ % 42-44
		____ 45	$.____ 46-49
previous date and ____/____ Mo. Yr. 50-51 52-53		____ 54	.____ % 55-57
		____ 58	$.____ 59-62
previous date and ____/____ Mo. Yr. 63-64 65-66		____ 67	.____ % 68-70
		____ 71	$.____ 72-75
previous date and ____/____ Mo. Yr. 76-77 78-79		____ 80	.____ % 81-83
		____ 84	$.____ 85-88
previous date and ____/____ Mo. Yr. 89-90 91-92		____ 93	.____ % 94-96
		____ 97	$.____ 98-101

____ 102 Other

____ 103 Remarks

____ 104 Not determinable

____ 105 Not applicable

____ 106 Action code

655 1-3 How is the increase per year of service determined?
Code dollar amount to nearest cent.

If retirement date was between:		Monthly increase per year of service is (greater of):	
____/____ Mo. Yr. 20-21 22-23	and ____/____ Mo. Yr. 24-25 26-27	____ 28	$ ____.____ 29-32
		____ 33	____.____ 34-36 %
previous date and ____/____ Mo. Yr. 37-38 39-40		____ 41	$ ____.____ 42-45
		____ 46	____.____ 47-49 %
previous date and ____/____ Mo. Yr. 50-51 52-53		____ 54	$ ____.____ 55-58
		____ 59	____.____ 60-62 %
previous date and ____/____ Mo. Yr. 63-64 65-66		____ 67	$ ____.____ 68-71
		____ 72	____.____ 73-75 %

____ 76 Other

____ 77 Remarks

____ 78 Not determinable

____ 79 Not applicable

____ 80 Action code

656 1-3 What is the overall minimum increase?
Round to nearest percent

___ None
20

If retirement date was between:		Minimum increase is:
___/___ Mo. 21-22 Yr. 23-24 and ___/___ Mo. 25-26 Yr. 27-28	___ 29	$ ___ 30-32
	___ 33	___ 34-36 %
	___ 37	Greater of $ ___ 38-40 or ___ 41-43 %
previous date and ___/___ Mo. 44-45 Yr. 46-47	___ 48	$ ___ 49-51
	___ 52	___ 53-55 %
	___ 56	Greater of $ ___ 57-59 or ___ 60-62 %
previous date and ___/___ Mo. 63-64 Yr. 65-66	___ 67	$ ___ 68-70
	___ 71	___ 72-74 %
	___ 75	Greater of $ ___ 76-78 or ___ 79-81 %
previous date and ___/___ Mo. 82-83 Yr. 84-85	___ 86	$ ___ 87-89
	___ 90	___ 91-93 %
	___ 94	Greater of $ ___ 95-97 or ___ 98-100 %
previous date and ___/___ Mo. 101-102 Yr. 103-104	___ 105	$ ___ 106-108
	___ 109	___ 110-112 %
	___ 113	Greater of $ ___ 114-116 or ___ 117-119 %

previous date and _____/_____ (Mo. 120-121 / Yr. 122-123)

_____ 124 $ _____ 125-127

_____ 128 _____ 129-131 %

_____ 132 Greater of $ _____ 133-135 or _____ 136-138 %

_____ 139 Other

_____ 140 Remarks

_____ 141 Not determinable

_____ 142 Not applicable

_____ 143 Action code

657 What is the overall maximum increase?
1-3 Round to nearest percent

___ None
20

If retirement date was between:		Maximum increase is:
____/____ Mo. 21-22 Yr. 23-24	and ____/____ Mo. 25-26 Yr. 27-28	____ 29 $ ____ 30-32
		____ 33 ____ 34-36 %
		____ 37 Greater of $____ 38-40 or ____ 41-43 %
previous date and ____/____ Mo. 44-45 Yr. 46-47		____ 48 $ ____ 49-51
		____ 52 ____ 53-55 %
		____ 56 Greater of $ ____ 57-59 or ____ 60-62 %
previous date and ____/____ Mo. 63-64 Yr. 65-66		____ 67 $ ____ 68-70
		____ 71 ____ 72-74 %
		____ 75 Greater of $ ____ 76-78 or ____ 79-81 %
previous date and ____/____ Mo. 82-83 Yr. 84-85		____ 86 $ ____ 87-89
		____ 90 ____ 91-93 %
		____ 94 Greater of $ ____ 95-97 or ____ 98-100 %
previous date and ____/____ Mo. 101-102 Yr. 103-104		____ 105 $ ____ 106-108
		____ 109 ____ 110-112 %
		____ 113 Greater of $ ____ 114-116 or ____ 117-119 %

previous date and _____/_____ (Mo. 120-121, Yr. 122-123)

_____ 124 $ _____ 125-127

_____ 128 _____ 129-131 %

_____ 132 Greater of $ _____ 133-135 or _____ 136-138 %

_____ 139 Other

_____ 140 Remarks

_____ 141 Not determinable

_____ 142 Not applicable

_____ 143 Action code

660 What is the effective date of the next most recent ad hoc pension increase?
1-3

Year _____ Month _____ Day _____
20-21 22-23 24-25

_____ Other
26

_____ Remarks
27

_____ Not determinable
28

_____ Not applicable
29

_____ Action code
30

661 1-3 To what portion of the annual pension does the increase pertain?

		___ 30 Other
___ 20	___ 21-23 %	___ 31 Remarks
___ 24	First $ ___ 25-29	___ 32 Not determinable
		___ 33 Not applicable
		___ 34 Action code

662 What is the formula for determining the increase?
1-3 Check appropriate spaces.

___ Flat increase (ANSWER QUESTION 663)
20

___ Increase per year of retirement
21 (ANSWER QUESTION 664)

___ Increase per year of service
22 (ANSWER QUESTION 665)

___ Other
23

___ Remarks
24

___ Not determinable
25

___ Not applicable
26

___ Action code
27

663 1-3 How is the flat increase determined? Code dollar amount to nearest cent.

If retirement date was between:		Monthly pension is increased by (greater of):	
____/____ Mo. 20-21 Yr. 22-23 and ____/____ Mo. 24-25 Yr. 26-27		____ 28	$ ____.____ 29-33
		____ 34	____.____ 35-38 %
previous date and ____/____ Mo. 39-40 Yr. 41-42		____ 43	$ ____.____ 44-48
		____ 49	____.____ 50-53 %
previous date and ____/____ Mo. 54-55 Yr. 56-57		____ 58	$ ____.____ 59-63
		____ 64	____.____ 65-68 %
previous date and ____/____ Mo. 69-70 Yr. 71-72		____ 73	$ ____.____ 74-78
		____ 79	____.____ 80-83 %
previous date and ____/____ Mo. 84-85 Yr. 86-87		____ 88	$ ____.____ 89-93
		____ 94	____.____ 95-98 %
previous date and ____/____ Mo. 99-100 Yr. 101-102		____ 103	$ ____.____ 104-108
		____ 109	____.____ 110-113 %

____ 114 Other

____ 115 Remarks

____ 116 Not determinable

____ 117 Not applicable

____ 118 Action code

664 1-3 How is the increase per year of retirement determined?
Code dollar amount in dollars and cents.

For each year of retirement between:		Monthly pension is increased by (greater of):	
____/____ Mo. (20-21) Yr. (22-23) and ____/____ Mo. (24-25) Yr. (26-27)		____ (28)	____.____ (29-31) %
		____ (32)	$ ____.____ (33-36)
previous date and ____/____ Mo. (37-38) Yr. (39-40)		____ (41)	____.____ (42-44) %
		____ (45)	$ ____.____ (46-49)
previous date and ____/____ Mo. (50-51) Yr. (52-53)		____ (54)	____.____ (55-57) %
		____ (58)	$ ____.____ (59-62)
previous date and ____/____ Mo. (63-64) Yr. (65-66)		____ (67)	____.____ (68-70) %
		____ (71)	$ ____.____ (72-75)
previous date and ____/____ Mo. (76-77) Yr. (78-79)		____ (80)	____.____ (81-83) %
		____ (84)	$ ____.____ (85-88)
previous date and ____/____ Mo. (89-90) Yr. (91-92)		____ (93)	____.____ (94-96) %
		____ (97)	$ ____.____ (98-101)

____ (102) Other

____ (103) Remarks

____ (104) Not determinable

____ (105) Not applicable

____ (106) Action code

665 1-3 How is the increase per year of service determined?
Code dollar amount to nearest cent.

If retirement date was between:		Monthly increase per year of service is (greater of):	
____/____ Mo. (20-21) Yr. (22-23)	and ____/____ Mo. (24-25) Yr. (26-27)	____ (28)	$ ____.____ (29-32)
		____ (33)	____.____ % (34-36)
previous date and ____/____ Mo. (37-38) Yr. (39-40)		____ (41)	$ ____.____ (42-45)
		____ (46)	____.____ % (47-49)
previous date and ____/____ Mo. (50-51) Yr. (52-53)		____ (54)	$ ____.____ (55-58)
		____ (59)	____.____ % (60-62)
previous date and ____/____ Mo. (63-64) Yr. (65-66)		____ (67)	$ ____.____ (68-71)
		____ (72)	____.____ % (73-75)

____ (76) Other

____ (77) Remarks

____ (78) Not determinable

____ (79) Not applicable

____ (80) Action code

666 1-3 What is the overall minimum increase?
Round to nearest percent

___ 20 None

If retirement date was between:		Minimum increase is:	
____/____ Mo. 21-22 Yr. 23-24	and ____/____ Mo. 25-26 Yr. 27-28	____ 29	$ ____ 30-32
		____ 33	____ 34-36 %
		____ 37	Greater of $____ 38-40 or ____ 41-43 %
previous date and ____/____ Mo. 44-45 Yr. 46-47		____ 48	$ ____ 49-51
		____ 52	____ 53-55 %
		____ 56	Greater of $ ____ 57-59 or ____ 60-62 %
previous date and ____/____ Mo. 63-64 Yr. 65-66		____ 67	$ ____ 68-70
		____ 71	____ 72-74 %
		____ 75	Greater of $ ____ 76-78 or ____ 79-81 %
previous date and ____/____ Mo. 82-83 Yr. 84-85		____ 86	$ ____ 87-89
		____ 90	____ 91-93 %
		____ 94	Greater of $ ____ 95-97 or ____ 98-100 %
previous date and ____/____ Mo. 101-102 Yr. 103-104		____ 105	$ ____ 106-108
		____ 109	____ 110-112 %
		____ 113	Greater of $ ____ 114-116 or ____ 117-119 %

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previous date and _____/_____ (Mo. 120-121, Yr. 122-123)

_____ 124 $ _____ 125-127

_____ 128 _____ 129-131 %

_____ 132 Greater of $ _____ 133-135 or _____ 136-138 %

_____ 139 Other

_____ 140 Remarks

_____ 141 Not determinable

_____ 142 Not applicable

_____ 143 Action code

667 1-3 What is the overall maximum increase?
Round to nearest percent

___ 20 None

If retirement date was between:		Maximum increase is:
____/____ Mo. (21-22) Yr. (23-24) and ____/____ Mo. (25-26) Yr. (27-28)		____ 29 $ ____ 30-32
		____ 33 ____ 34-36 %
		____ 37 Greater of $____ 38-40 or ____ 41-43 %
previous date and ____/____ Mo. (44-45) Yr. (46-47)		____ 48 $ ____ 49-51
		____ 52 ____ 53-55 %
		____ 56 Greater of $ ____ 57-59 or ____ 60-62 %
previous date and ____/____ Mo. (63-64) Yr. (65-66)		____ 67 $ ____ 68-70
		____ 71 ____ 72-74 %
		____ 75 Greater of $ ____ 76-78 or ____ 79-81 %
previous date and ____/____ Mo. (82-83) Yr. (84-85)		____ 86 $ ____ 87-89
		____ 90 ____ 91-93 %
		____ 94 Greater of $ ____ 95-97 or ____ 98-100 %
previous date and ____/____ Mo. (101-102) Yr. (103-104)		____ 105 $ ____ 106-108
		____ 109 ____ 110-112 %
		____ 113 Greater of $ ____ 114-116 or ____ 117-119 %

previous date and _____/_____ _____ $ _____
Mo. Yr. 124 125-127
120-121 122-123

_____ _____ %
128 129-131

_____ Greater of $ _____ or _____%
132 133-135 136-13[illegible]

____ Other
139

____ Remarks
140

____ Not determinable
141

____ Not applicable
142

____ Action code
143

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